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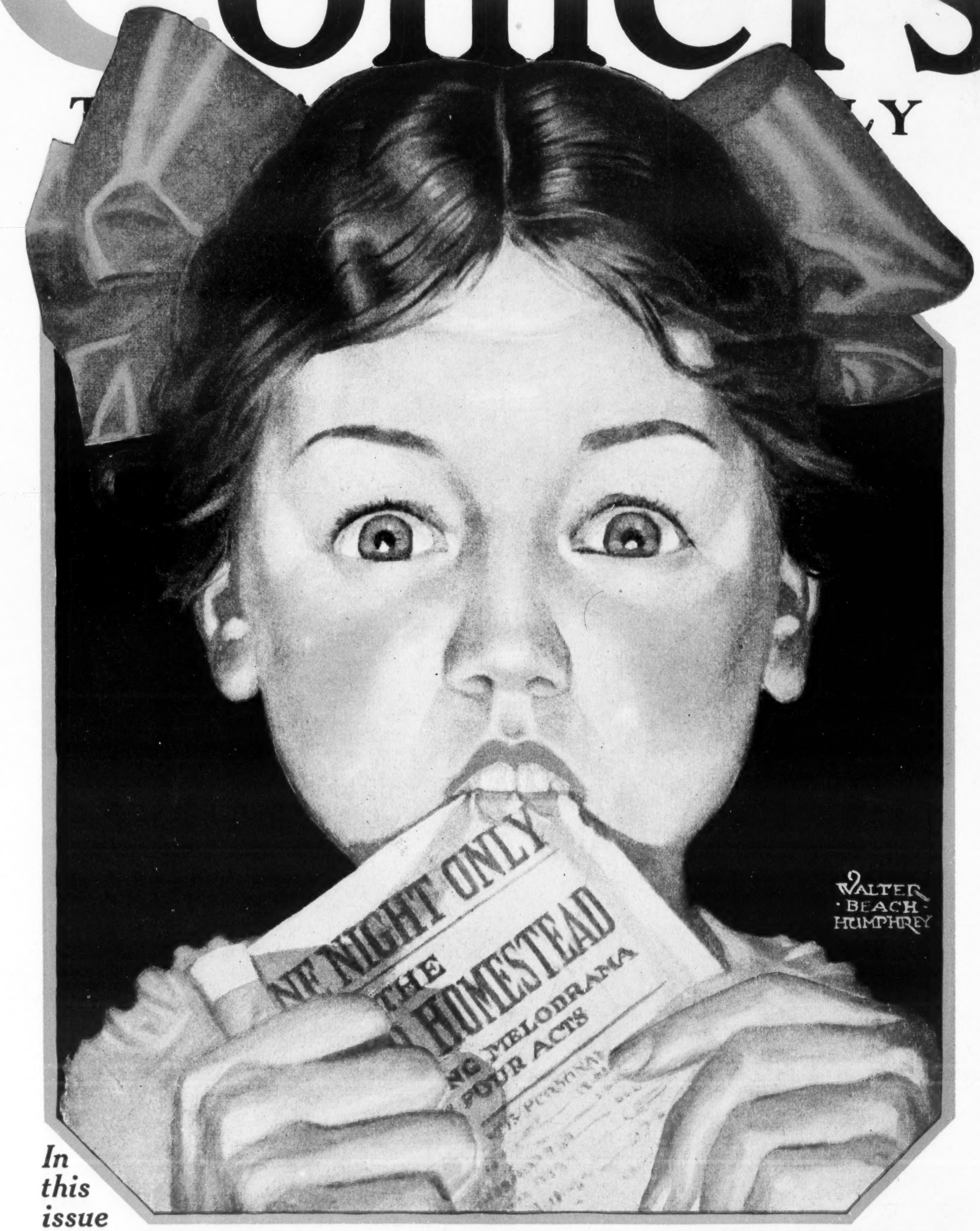
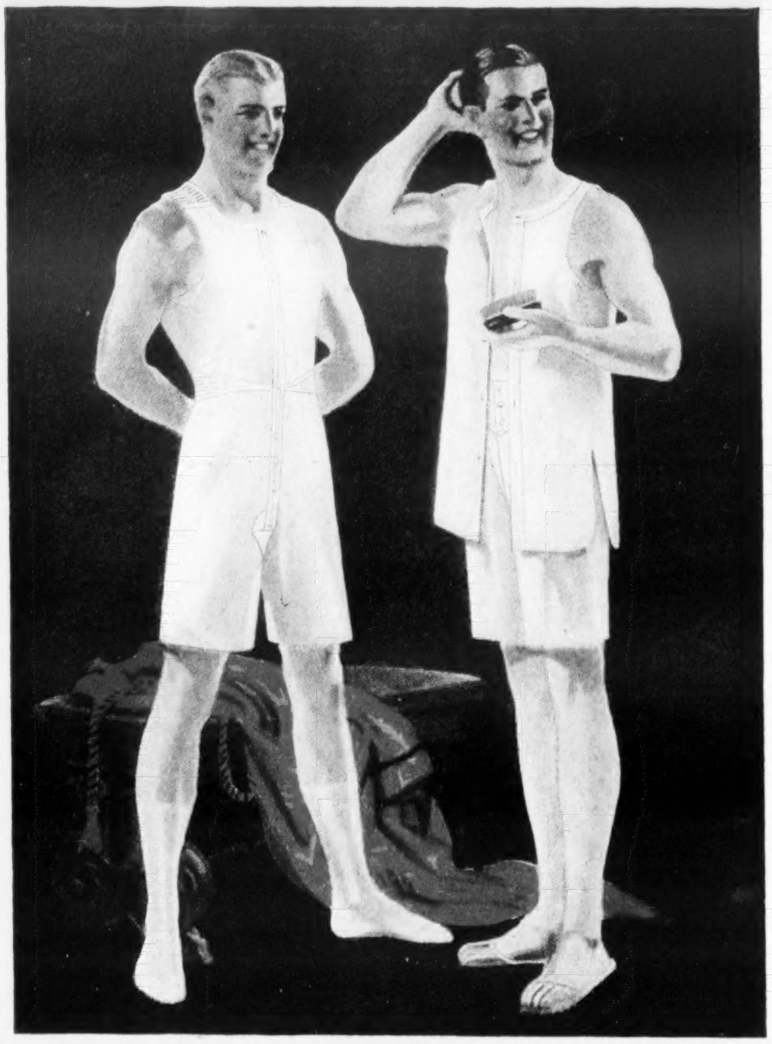

NE NIGHT ONLY
THE
HOMESTEAD
NG MELODRAMA
FOUR ACTS
PERSONAL
WALTER BEACH HUMPHREY

*In
this
issue*

Secretary Mellon Talks Abou

What Men Know Without Studying

—is that the crotch is one important place where the fit of ordinary underwear just isn't! But it's where the remarkable comfort of "B.V.D." just begins!



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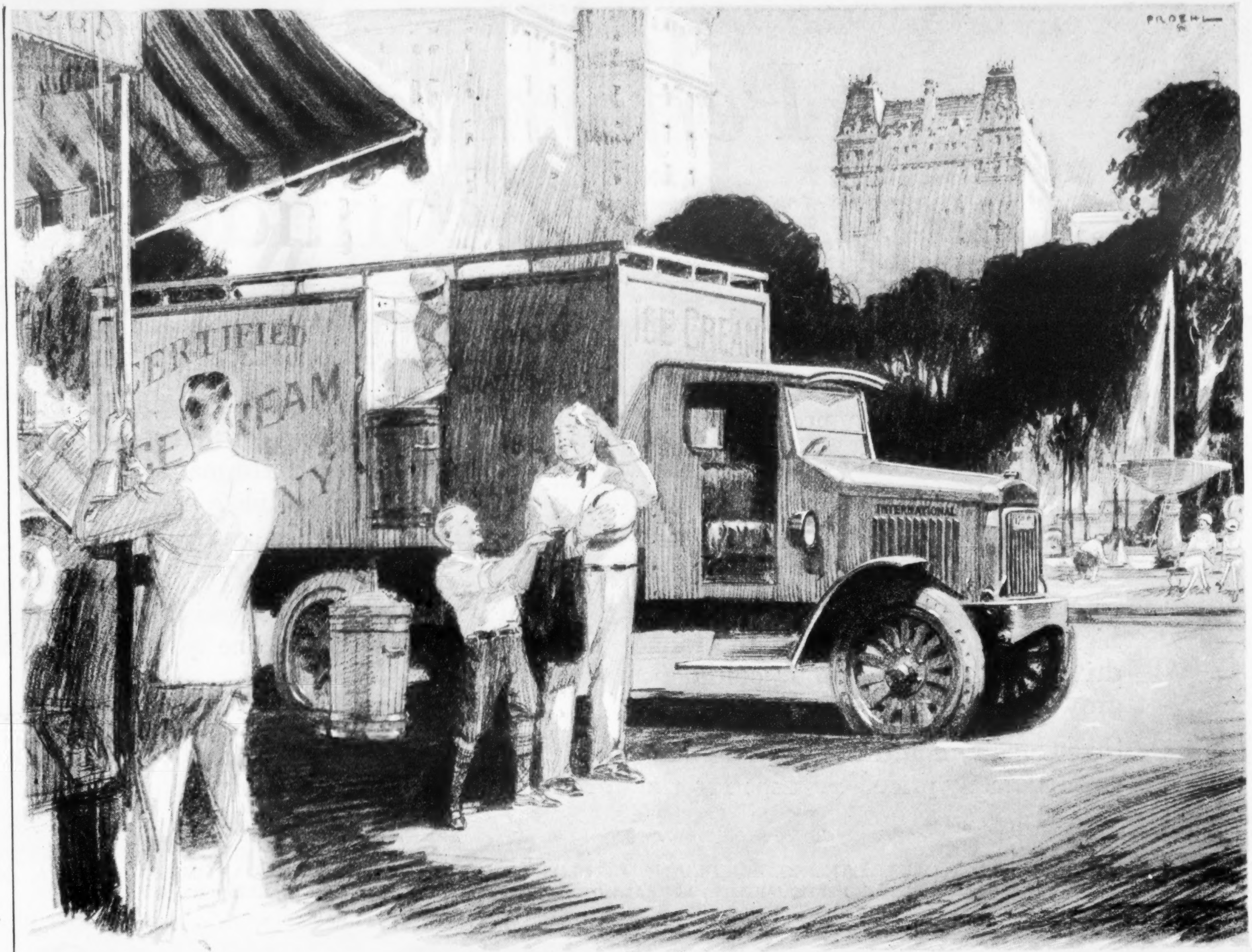

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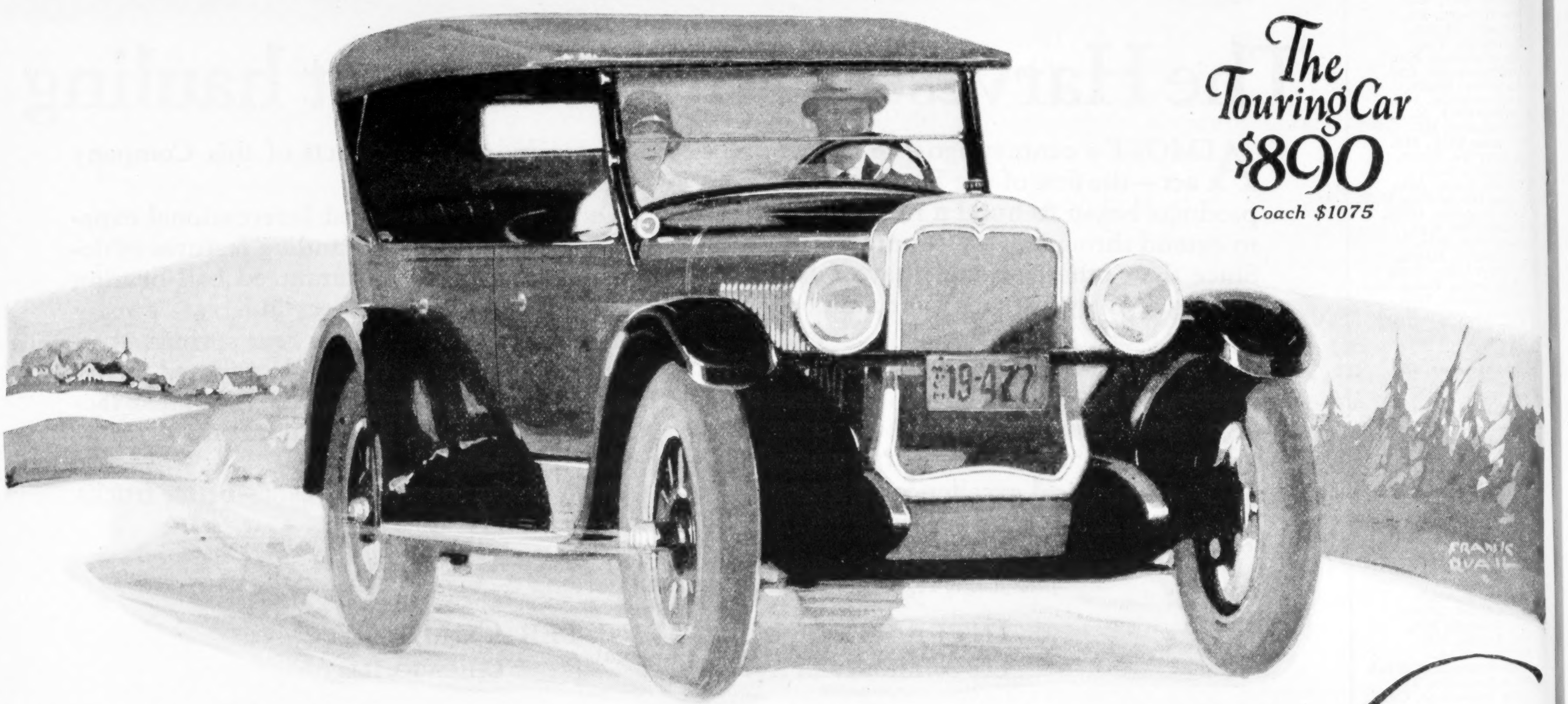

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Are they getting YOUR MONEY?

Edwin Levick

By JOHN T. FLYNN

THE "Great Boob Trap"—set by nimblewits who call themselves bookmakers—is working perfectly. Into it millions of easy-marks who think they can win money on horse races are constantly rushing. Last year alone more than two and a half billion dollars was bet on "the ponies," and a large portion of that vast sum found its way into the pockets of the crafty. Here Mr. Flynn begins his story of race-track gambling and the ingenious ways in which a gullible public is being victimized. Another article, "The Easiest Money on Earth," will follow next week.

HORSE RACING—there's a business for you!

It's the fastest growing business in this Land of the Sap and Home of the Sap Seeker.

It's a more profitable business than building houses or selling tobacco or motion-picture thrillers. For every dollar Uncle Sam spends on smokes, he bets two on a race horse. For every dollar he puts into those trick box offices at the movie theatres he sends three through the cash boxes of the pari-mutuel machines and bookmakers.

He blows in twice as much on the turf as he does on building homes, badly as he needs them. He puts up more money with lawful and unlawful, licensed and blind-tiger bookmakers than he does for bootleg liquor, and three times as much as he used to spend for booze in the old days when he could rest his elbow on the mahogany and his foot on the brass rail.

Eight million persons paid more than $21,000,000 in admissions to see 10,000 running-horse races last year. This does not include some 36,000,000 admissions to about 750 harness-horse courses. More than half a billion dollars was bet with the machines and bookmakers at the various running tracks, while away "from the course," as the professionals put it, the pikers wagered through bootleg bookies *MORE THAN TWO BILLION DOLLARS.*

Altogether this is a lot of money. If you had it you could pay everybody's income tax. You would have enough left over to wander about our gold mines and buy up the whole output. Then you could stroll up and down the hills in the West paying cash for the year's product of the silver mines. Then you might run over to Africa and buy up the year's crop of diamonds. After this you could satisfy our militant jingoes by presenting to the government more airplanes than any country in the world possesses. Then you would still have enough in your wallet to quiet the pacifists by buying back all the airplanes and destroying them. And you wouldn't be broke.

These are large figures, but not too large. I did not gather them up out of my fancy. I wrote the officials of all our race courses, most of whom very courteously replied, supplying the information. I had access to the records of various associations and bureaus which have investigated the subject in their several localities. I am indebted to many newspapers for data about their cities. I have consulted the police who deal with the problem, have talked with numerous turf writers and race-horse men, have examined the various turf reports and year books and have read the reports made after a number of congressional and legislative inquiries. And I have done a bit of rooting about. After all this I have liberally discounted all the figures arrived at. So that if I am wrong it is because I have made my estimates too low.

Now let us understand one another. This is not a tract on gambling.

Gambling may be an invention of the devil or it may be a noble institution for sharpening the wits and expanding the fancy of the people. I won't say. I'm not preaching on that subject to-day. But if it will help this discussion along any, I will approve without qualification all forms of the black art, including Big Injun, Down the River, Hit the Nigger, Jake, Craps, Faro, Roulette, Mustang, Fly Loo, Chuck-a-Luck and Policy. With that subject out of the way, I will now ask all those in favor of crooked gambling to rise and be counted.

Does anybody believe in crooked gambling?

Apparently nobody does. So I am now at liberty to get along with this story, which as I promised will not be a sermon on gambling, but just a description of the Great Boob Trap.

This horse-racing business is noble and patriotic. There are a lot of those "vipers" known as reformers who always refer to race-horse men as thimble riggers and touts, rail birds, blacklegs and crooks. But does anyone suppose for one moment that these men are in business for any sordid object? Never! They have one object and one object alone. It is to improve the breed of the American horse. They are so afraid our horses will become soft and anæmic. They have proved to a hundred legislative committees that you cannot produce and rear strong horses without a race track, and that you cannot have a race track without a bookmaker or some form of gambling machine.

So whenever an attempt is made to do away with professional gambling on the races, the turf lobbyists have no trouble digging up a brace of army officers and a clergyman or two from Kentucky to testify that if you crush the bookmaker the horse will go down with him. And oh, how our bookmakers burn with a pure white passion for making our horses better and nobler animals! For this they are willing to spend their winters in Florida and Havana and their summers in Saratoga and Canada. For this they are willing to relieve the boobs who bet on races of countless millions of dollars every season.

About eighteen years ago running-horse racing took the form of an epidemic in this country. Things got pretty bad. At many courses, the same men were running the tracks, the books, and the horses. Even the sucker's slender break was whittled down to nothing. The denunciations of the reformers, mingled with the squawks of the victims and the snarling of the gamblers wrangling over the spoils, made such a din that the legislatures of nearly all the states passed laws against betting on horse races. When Governor Hughes closed up the tracks in New York a militant clergyman in Chicago exclaimed:

"This is the end of the infamy. The people of New York have given racing its death blow. This form of gambling is as good as dead now."

And out in Kentucky, which is the Holy Land of the Turf, the saddened horse lovers echoed the prophecy.

"Good-by racing," they groaned. "This is the end."

Well, the Sport of Kings has been dead now for eighteen years. But something has gone wrong with the funeral. In 1918 there were but eighteen tracks. Last year there were sixty-one. In 1918, combining the activities of all the tracks, there were six hundred and ten days of racing. Last year there were one thousand four hundred and fifty-six.

The Englishman has always been proud of his racing mania. But let him bridle his pride. We are just as crazy as he is. I have seen the prize money offered at British tracks in 1923 put down at $5,000,000. In this country the same year our prizes totaled $9,675,000. Last year they were nearly $11,000,000. And this year the amount will be substantially greater. How racing has grown may be seen from the fact that in 1911 the purses were about $1,500,000, while after the war they started out at a little over $3,000,000 for the year. In the current twelve months they may be four times that sum.

Many persons believe all this racing is run in a few isolated spots—unregenerate places like New York and Mexico, Cuba, Florida, and New Orleans—in cities of iniquity outside the Belt of Salvation. But the tracks are pretty well scattered, so that their circles of influence overlap and cover the nation.

Twelve new courses were put into commission last year. There will be more this year. The horses will be found running at New York, Maryland and West Virginia in the East; Florida and Louisiana in the South; Kentucky and Illinois in the Middle West; Nebraska in the Northwest; Arizona in the Southwest and California on the coast. Then there are regular courses and "merry-go-rounds" in Cuba, Mexico, and Canada.

But, you suggest, are there not laws in almost all the states against horse racing? No, there have never been any laws against horse racing. All the prohibitory laws dealing with the races have been aimed at betting. There still are laws—lots of them—against gambling and bookmaking. They are on the statute books of all but four states—Kentucky, Maryland, Nevada, and Louisiana. But—bless your heart!—what is a little thing like a law to a bookmaker?

In New Jersey they took no chances and put their ordinance against gambling into the state constitution. But there is more race-track gambling in New Jersey than in any other state. Indeed, New Jersey is the bookmakers' paradise and there isn't a race track in the state. Most of the people there have never seen a race horse.

In New York, race-track gambling is a jail offense. But the lawns of the courses at Jamaica and Belmont and Westchester are all cluttered up with bookmakers—oralizers, they call them—improving the breed of our horses.

"But," you inquire in your simple way, "why don't the police put them in jail?"

The police do, but they won't stay there. Here is what the New York police did last year: They sent about forty detectives to the Jamaica track. They picked out slick-looking, well-set-up young fellows and sent them in squads of three, disguised as citizens on a holiday seeking the "easy money" of the simple-minded bookmaker. For five days these detectives played systematically. Each squad selected a "book" and kept betting with it. They established relations with all the members of the bookmakers' crews from the steerer to the pay-off man, though they saw but little of the latter.

After five days of this they were ready for a raid at a given signal. The signal was arranged for the beginning of the second race at that breathless moment when the barrier shoots up and the crowd leans forward with the cry "They're off!" On that instant the forty detectives swooped down noiselessly on the bookies and carted thirty-two of them unnoticed from the track while the crowd watched the horses finish the race. Outside the gamblers were relieved of their money, containing marked bills and tickets witnessing the bets which the detectives had given them.

That made a pretty complete case, didn't it? Well, the gentlemen were all arraigned, tried and—dismissed. The law in New York, apparently as tight and ironclad a little statute as was ever hammered out, is just about as dead as the constitution of the Confederate States.

There must be a thousand men, including the bookmakers, their backers, steerers, runners, touts, cashiers, bookkeepers, and pay-off men, operating at the New York tracks. Of course the management of the track doesn't know anything about this. The men who own and run these tracks are the very salt of the earth, pillars of society, God-fearing members of the church. They would never tolerate any violations of the law around their plants, if they suspected such a thing. But somehow the bookmakers get regulated and policed. They are assigned places by some invisible authority. And if one of them welshed on a bet he would be thrown out of the track and could never get back again.

They Only Laugh at the Cops

IT'S all very strange—too much for my simple mind. Last year the police of New York, who, I am convinced, make an honest effort to clean up bookmakers, made about sixteen hundred arrests. But the magistrates, save in a few instances, turned the prisoners loose. And so the sport flourishes, the gamblers run wide open and the sure-thing experts round up the suckers and shake 'em down every day in the greatest skin game on earth.

This year a million dollars was planted in a beautiful new race course in Florida—the Hialeah track at Miami. It bore such golden fruit that there is talk of two more rival tracks next winter. The lawmakers closed the tracks in Florida many years ago when they outlawed race-horse gambling. The law has never been repealed. But the gamblers have revised their opinion of the law and decided it wasn't nearly as deadly as they thought.

The betting is being done through the pari-mutuel system. This, as its name implies, is a plan for mutual betting, in which the crowd "bets with itself," the bets being cleared through the pari-mutuel machines. The bettor buys a ticket on the horse he thinks will win and pays $2 for it. He can buy as many tickets as he likes. All the money paid in for tickets on a race is formed into a pool. Five per cent is deducted as the track's share of the pot and the balance is divided among the holders of the winning tickets. If a great many persons bet on a horse there will be more to share in the winnings. Hence each person's winnings will be small. If the number betting on the successful horse is small each one's share will be large and the odds will be long. This scheme eliminates the bookmaker. It results in dividing the betting money among the patrons of the show. If it is operated on the level it is the fairest system of general betting known. But no one can know whether it is being operated on the level or not unless the total amount paid into the machine on each race is made public. And complaints are now going up that the sums collected by the machines are being covered in secrecy.

There is no law permitting pari-mutuels in Florida. But the race-horse managers are wizards at walking through and around laws. It is wonderful how a turf expert can fool a district attorney or county sheriff. In Florida he fools them with the following cute little fiction. When you buy a ticket for a bet you merely make a contribution to a purse and (*Continued on page 48*)

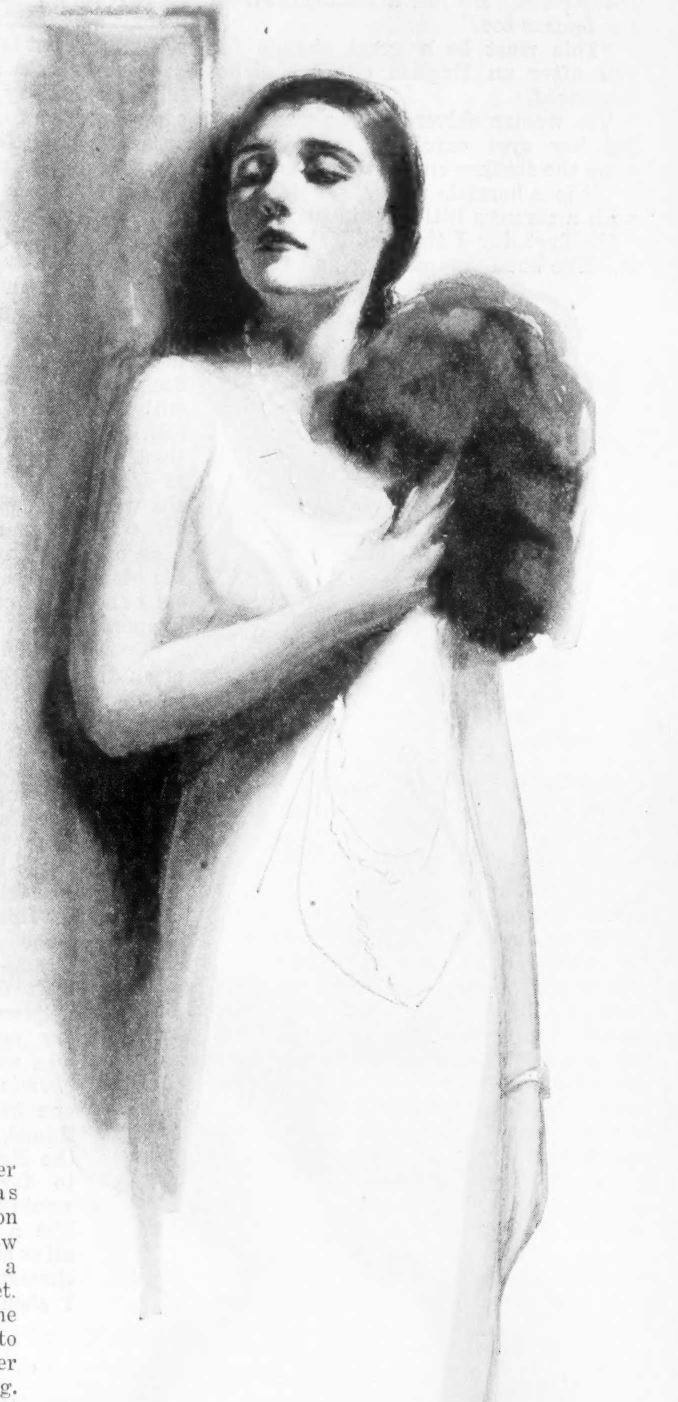
A Kentucky Derby crowd at Churchill Downs. Most of them are bettors, but the big money is taken from the gamblers who never see a race track

International

The salvation of MR. NORTON

By E. PHILLIPS OPPENHEIM

ILLUSTRATED BY HAROLD BRETT



Her lips were so provocative that one failed to notice their wickedness

EVEN the serious business of losing money gracefully was suspended for a moment or two when Validia, followed by her latest cavalier, emerged from the baccarat-room and leaned over the roulette table.

All heads were turned. There was a little whisper of half-reluctant admiration. Validia had been the acknowledged beauty of Monte Carlo for several weeks.

"Give me a mille or two," she demanded, turning to her companion with a careless gesture.

He produced a substantial-looking pocketbook, deliberately extracted two mille notes, and gave them to her. She passed them a little contemptuously to the croupier.

"Maximum au zéro et les chevaux," she directed. "La monnaie en plaques."

The ball was spun. One of the numbers at the lower end of the table turned up. Validia swept the plaques into her bag and turned away.

"I do not know why I play this game!" she exclaimed angrily. "I always lose. Let us try the other table."

Her cavalier followed her; silent, with an obedience which was a little doglike and British. Validia walked slowly, and there was no one who did not notice her coming and her passing. She was beautiful in the type which pleased most at the moment, with oval face, ivory-tinted complexion, and black hair, smooth and glossy, brushed back and ending in almost a chignon. She wore a dress of white silk. Her only jewelry was a rope of wonderful pearls. Her total avoidance of all cosmetics, in a season during which even schoolgirls aimed at making their lips look like lines of scarlet, was in itself an aid to distinction. She walked alluringly. Her dark brown eyes, a little narrow, it is true, but very wonderful, held in them a light which many a man had known to his cost. Her lips were so provocative, at times so inviting, that one failed to notice their wickedness. She had come to Monte Carlo two seasons before in the Russian Ballet, unknown and without particular genius. She had abandoned dancing now, and her jewels and toilets were each month more gorgeous. She had given color to a report, and liked it to be understood, that she was secretly married to a somewhat disreputable but wealthy member of a royal house. She spoke of her secret in the strictest confidence to everyone. It eased somewhat the strain of a position which she herself once naïvely remarked "might be open to misconception."

She approached the further of the three roulette tables, and once more extended her hand to her companion, this time without looking at him. It was a very beautiful hand, with long fingers and exquisitely manicured nails. There was an emerald ring on one of the fingers which was reputed to have belonged to Catherine of Russia.

"A mille," she said.

The man by her side—very English, a little pompous, distinctly middle-class—hesitated. "You have those plaques," he reminded her.

She turned her head ever so slightly, and his fingers went shivering for his pocketbook. He handed her the note, which she took without a word of thanks.

Again she staked, and again she lost. She thrust the plaques which came to her as change into her bag. Then she turned toward the door.

"I think I will drink something," she decided. "You shall take me to the bar, mon ami. That man Kretterson is a pig to-night. He will not give up the bank for an hour."

"Why do you like so much to gamble?" he asked. "Why must it be baccarat? They tell me there is no game where you can lose so much."

She laughed quietly and tapped his hand with her little ivory fan.

"I do not often lose," she said.

MADELON, seated with Mr. Billingham in a remote corner of the bar, leaned over suddenly and laid her hand upon his arm.

"My friend," she exclaimed, "I will tell you what it is which makes this place seem so satisfying to us—which makes us loath to leave. Underneath all its tinsel and theatricality there is real life to be seen here—human, everyday life."

"Yes, we've seen a few strange things this season," Mr. Billingham acquiesced.

"I do not mean the obvious tragedies," Madelon continued. "I do not mean the suicides, the murders, the naked passions. I mean something nearer to our hearts. I will give you an example. . . . You saw the two who just came in?"

"Sure," Mr. Billingham assented. "The woman Validia—the Russian woman—and the pompous English Johnny who follows her like a shadow."

"Now I want you to look at someone else," Madelon went on, dropping her voice a little. "Do you see that middle-aged, badly dressed woman who has just changed her seat?"

Mr. Billingham nodded. "Female hayseed type," he observed. "Looks as though she had been dug up from the backwoods and dressed in last year's styles from the department store."

Madelon smiled. "You are really a very observant person," she murmured. "You see her. She is a study in herself. She was probably considered pretty when she was young. She lived in a small town, and her father was perhaps a prosperous but unambitious manufacturer. She has gone comfortably through life, and her chief troubles have been her domestic servants and the high price of provisions. Just now she has something else in her face. Can you see it?"

"She looks kinda scared," Mr. Billingham suggested.

"She is living in the shadow of a new and terrible fear," Madelon declared. "Something has happened to her of which she has never dreamed. She has jogged comfortably on through life, and now suddenly there is a precipice at her feet. She is the wife of the man who is talking to Validia. He has left her alone all the evening. She has just changed her place so as to be out of sight. Look at her sitting there with her hands in her lap and her eyes staring through the wall. She is too rustic even to hide her sorrow."

"Who put you wise to all this?" Mr. Billingham demanded curiously.

"I talked to her yesterday afternoon," Madelon explained. "I could not help it. She looked so lonely. Do you mind if I go and talk to her again now?"

"Why, of course not," Mr. Billingham acquiesced. "Come to look at her closely, she does look as though she'd been through it. I'll try a hand or two at *trente et quarante*." . . .

Madelon crossed the room and sat down by the woman's side. "You are not gambling this evening," she remarked pleasantly.

"I do not play these games," the woman confessed, a little timidly. "I don't understand them. At home we play auction bridge sometimes, but I am not fond of cards."

"Where do you live?" Madelon inquired.

"At Exeter, in Devonshire," the woman answered. "My husband is manager of the principal bank there."

"Manager?" Madelon repeated. "I thought he was a banker himself."

The woman shook her head. "It is a big position," she said, "and my husband is very much esteemed in the city. When we married he was just a clerk in the bank with two hundred a year. He has just got on by being steady and industrious. He has a wonderful head for figures too."

"This must be a great change for you after an English city," Madelon suggested.

The woman shivered. She was keeping her eyes carefully turned away from the further end of the room.

"It is a horrible place," she declared, with a strange little sob in her throat. "The first day I thought I should like it. The band was playing and the sun was shining, and Henry and I took a little carriage and drove out to Cap Martin, and after dinner at the hotel we got our tickets for the Rooms, and I won thirty francs. I thought it was quite a wonderful place that first evening!"

"Tell me," Madelon asked—"that is, if you do not think it an impertinent question—is your husband very rich?"

"We are very well off," was the complacent reply. "He gets eight hundred pounds a year now, and he has just had a legacy. That is why we are here. We have never been abroad, and he had to take his holiday in February, so we came out here for three weeks. Cook's arranged it all for us. I thought that I was going to enjoy it so much, and now it all seems terrible."

"You mean because of that woman?" Madelon said kindly.

"I do not know why I talk to you like this," the woman continued, with a note of desperation in her tone, "but there it is! Henry has gone mad. He will not let me speak to him at night. He doesn't sleep. I wake up and find him with his eyes open, muttering to himself. He spends more money every day than our hotel bill on flowers for her. If I speak to him, he storms. And," she went on confidently, "if any of the folks from around us were to get to hear of this—any of his big clients or the bishop—we have all the ecclesiastical business—I can't think what would happen."

"Do you mind my asking you how much this legacy was?" Madelon ventured.

"Ten thousand pounds," the woman confided. "Eight thousand when the duties were paid. We are going to invest it in house property in Exeter and a little cottage down on the south coast for our summer holidays, but Henry thought he would like to take this trip first."

"How did your husband become acquainted with this woman?" Madelon inquired.

"I don't know," was the helpless reply. "He stood next her one evening while she was waiting for a seat at a *chemin de fer* table. If anyone had told me," she continued, "that Henry Norton—the Henry I've been married to for twenty-two years—would behave as he is doing, like a stark, raving lunatic, all on account of a half-naked, shameless creature like that, I should have thought that he was crazy. Henry used to go on so at the young girls who wore short skirts in Exeter. He's a churchwarden, and the bishop calls him his right-hand man in the city. And now look at him! If any of the directors of the bank were to see him at this moment, where should we be?"

"Men are very trying creatures," Madelon agreed soothingly. "Sometimes they break out like this, but it all passes. How long are you staying?"

"For another ten days. . . . How I shall live through them I don't know," Mrs. Norton added, with a little break in her voice. "For a week I have cried myself to sleep, and I go and cry in the afternoons, and now I haven't any tears left. I have nothing but just misery. I try to keep away from here, but what can I do? I only fancy things. I sat in the hotel all last night, in the lounge, and read last week's papers. I sat there until one o'clock, and he hadn't come in. Then I went and walked out on the terrace, where they say people sometimes commit suicide. I never thought of that before, but when one has such a pain—"

MADELON patted her companion's fat hand for a moment.

"You must not be silly," she enjoined. "Listen. I shall try and help you. There are ways."

"Henry won't stand being interfered with," his wife sighed.

Madelon nodded understandingly.

"I can quite believe that," she said. "When an obstinate, rather narrow-minded man like your husband gets such an obsession, he is hard to deal with. But there is always the woman. I shall go and talk to a friend of mine, who is very clever and very fond of helping people in trouble—what you call in English, I think, 'a good sort.' . . ."

Madelon departed with another little nod. On her way out she passed Validia and Mr. Norton, the bank manager from Exeter. Mr. Norton did not appear to be talking much; his attitude was simply one of dogged and deliberate concentration. Validia was gazing at herself through a little mirror. She was looking bored.

"Let us return, my friend, and watch the play," she suggested, putting away her vanity case. "If that hateful man is losing, perhaps he will give me the bank a little earlier. Would you like to be my partner this evening? . . . Well, we shall see!"

She rose to her feet. Her companion immediately followed her example.

"I do not understand the game," he said hesitatingly, "but if you wish it—"

He followed at her heels; a little self-conscious, a little vain, only failing to be ridiculous because of his intense earnestness. As they crossed the passage, he leaned toward her.

"Must you gamble to-night?" he asked hoarsely. "Couldn't we go out somewhere—have some supper—talk? I want to talk to you," he went on. "I see nothing of you with all these people. I waited until four o'clock this morning, and then you were too tired."

She laughed and looked at him with one of those sidelong glances which would have been a revelation to anyone from Exeter.

"Some time," she whispered, "the caprice will seize me. I will take you by the arm. I shall whisper 'Let us go.' Then you will be happy. Just along the passage there—it is not far. You will be glad then that you have waited."

He was a man of imperturbable ways, of stiff and portly demeanor, but little veins stood out upon his forehead and something rose in his throat. Before he could reply they were once more among the crowd.

Mr. Kretterson was winning that evening and showed no desire whatever to relinquish the bank. Validia became fretful and irritable. She was ready to welcome any diversion. She received the bow of the marquis with marked graciousness. She knew all about him—that he was poor but distinguished. Nevertheless, his notice was always pleasant and he might well be the medium to other things.

"Madame has yet not had her chance at the baccarat table?" he inquired.

She made a little grimace. "That man wearies me," she declared. "He wins and so he persists. After all, why not? I would do the same. The trouble is I desire to play, and I do not like to wait for the things I desire."

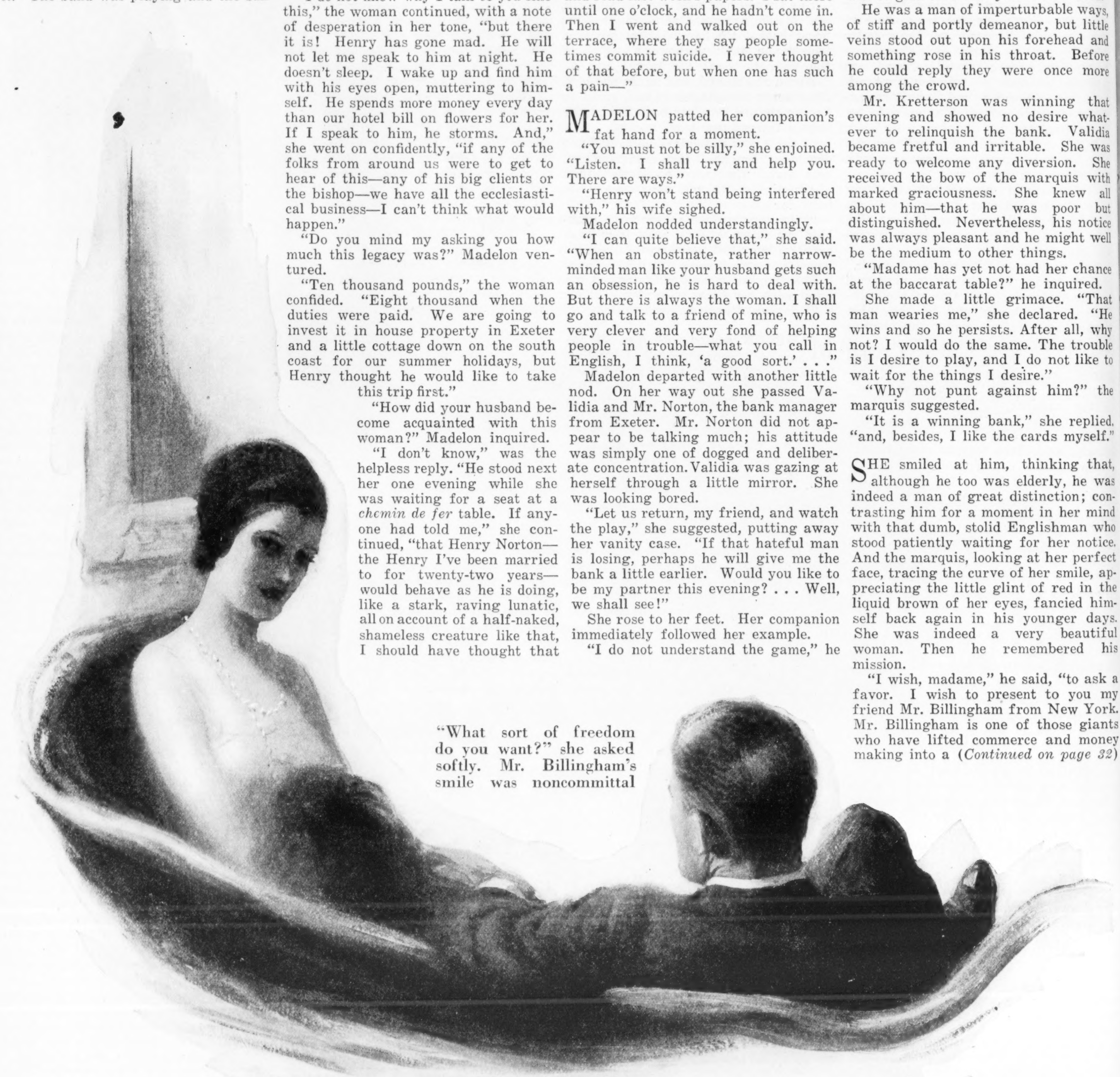
"Why not punt against him?" the marquis suggested.

"It is a winning bank," she replied, "and, besides, I like the cards myself."

SHE smiled at him, thinking that, although he too was elderly, he was indeed a man of great distinction; contrasting him for a moment in her mind with that dumb, stolid Englishman who stood patiently waiting for her notice. And the marquis, looking at her perfect face, tracing the curve of her smile, appreciating the little glint of red in the liquid brown of her eyes, fancied himself back again in his younger days. She was indeed a very beautiful woman. Then he remembered his mission.

"I wish, madame," he said, "to ask a favor. I wish to present to you my friend Mr. Billingham from New York. Mr. Billingham is one of those giants who have lifted commerce and money making into a

(*Continued on page 32*)

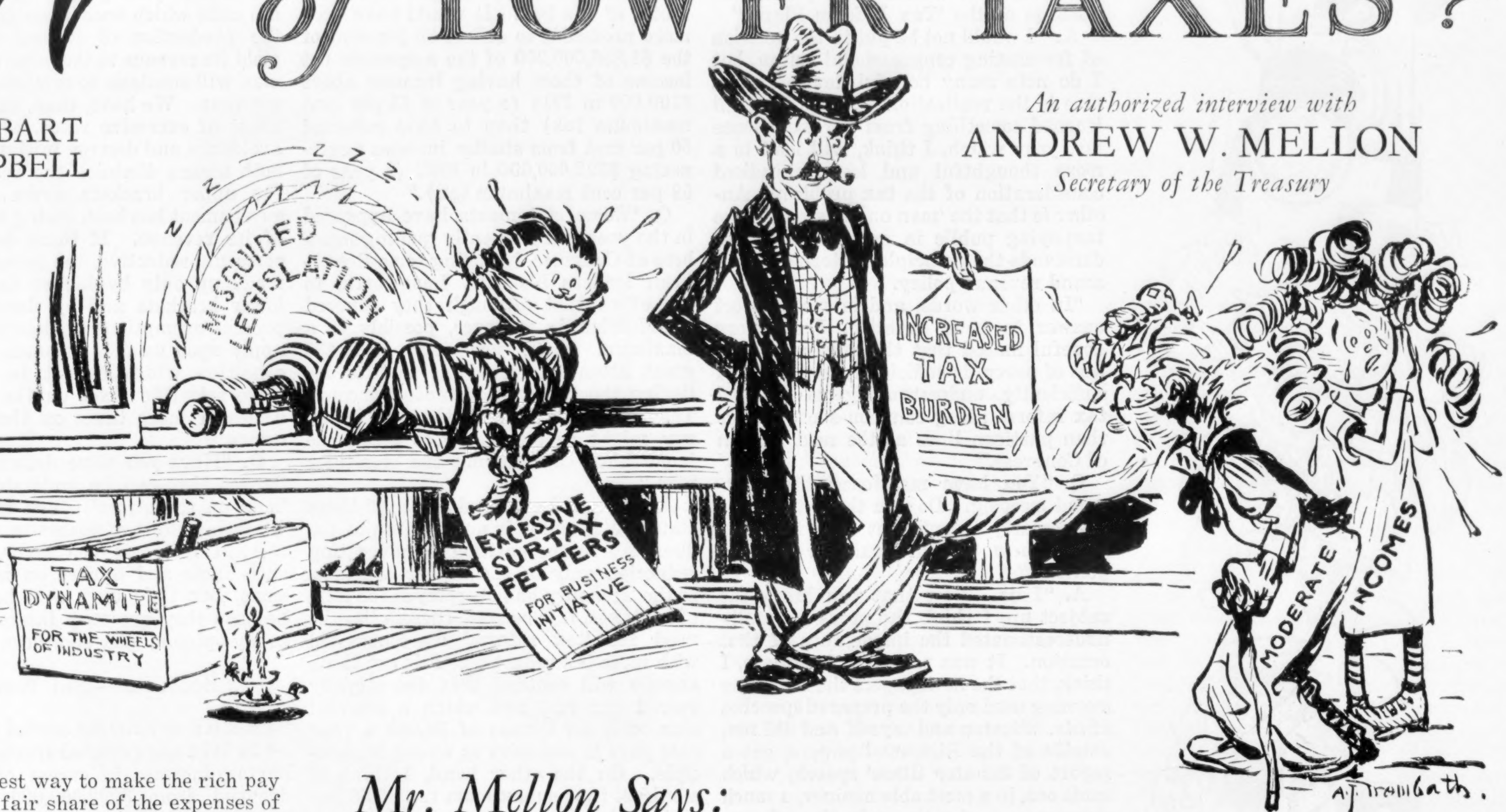


"What sort of freedom do you want?" she asked softly. Mr. Billingham's smile was noncommittal

What are the chances of LOWER TAXES?

By J. BART CAMPBELL

An authorized interview with
ANDREW W. MELLON
Secretary of the Treasury


Z Z Z Z
MISGUIDED LEGISLATION
INCREASED TAX BURDEN
EXCESSIVE SURTAX FETTERS FOR BUSINESS INITIATIVE
TAX DYNAMITE FOR THE WHEELS OF INDUSTRY
MODERATE INCOMES
A.T. Trowbath.

Mr. Mellon Says:

"THERE is to be no 'Mellon Plan' before the next Congress. . . . Writing men are largely responsible for the fact that there was a 'Mellon Plan' a year ago."

"It (the 'Mellon Plan') might better have been called the 'Treasury Plan' . . . because since 1919 . . . one Democratic President and two Democratic Secretaries of the Treasury have offered to Congress exactly the same recommendations for tax reform that I suggested. . . ."

"Experience shows conclusively that if taxes are too high the source of revenue diminishes."

"No man will continue to sow where he cannot reap."

"This is a condition which cannot be escaped—more scientific taxes on the larger incomes or more taxes on the lower incomes."

"The man with small income is more interested than are the wealthy themselves in seeing that the tax upon high incomes and large estates is economically sound."

". . . with new tax-exempt securities being issued at the rate of more than $1,000,000,000 a year, and with other means of escaping, the wealthy need no guardian."

Whether your tax bill is large or small, tax reform will touch the money in your pocket

THE best way to make the rich pay their fair share of the expenses of the federal government is to tax them at a lower rate. If you want to understand this seeming paradox, of which much has been heard lately, the person to ask is the modest gentleman who directs the affairs of the national treasury—Mr. Andrew W. Mellon of Pennsylvania.

This Collier's has done, and Mr. Mellon has given his opinions in an authorized interview. His opinions are news, for they are likely to be reflected in next winter's legislation and in next spring's tax bills. They remove at least two popular misconceptions. One of these is that Mr. Mellon's proposals are the "Mellon Plan." They are, on the contrary, as he points out, nonpartisan suggestions which have had the support of a Democratic President and of two Democratic Secretaries of the Treasury.

The other misconception is that Mr. Mellon, being a wealthy man, is mainly interested in doing a good turn for other wealthy men. The fact is, he believes that it is the poor who suffer most when the government tries to squeeze too much money out of the rich.

The subject, as Mr. Mellon shows, touches everybody. Federal income taxes take money out of the pockets of three million Americans, or, if you count wives, children and dependents of the taxpayers, fifteen million or more. As far as these persons are concerned the money is just as much gone as though it had been taken by a highwayman at the point of a pistol. Naturally every one of them is keenly interested in having his taxes reduced. He wouldn't be human if he weren't.

But the income-tax question, as Mr. Mellon also believes, is bigger than these fifteen million persons. It is as big as the whole United States. It directly affects prices, wages and jobs. It has to do with everyone's bread and butter. Mr. Mellon's facts and arguments are as personal as the first-of-the-month grocery bill.

Here are Collier's questions and Mr. Mellon's answers:

Q. "Mr. Secretary, a number of statements have come from more or less responsible quarters in Washington within the last few weeks forecasting rather easy sailing for the 'Mellon Plan' through Congress next session. Would you care to comment on that subject?"

A. "I have one very definite comment to make: There is to be no 'Mellon Plan' before the next Congress. You writing men are largely responsible for the fact that there was a 'Mellon Plan' a year ago. You insist upon finding a convenient label. As Senator Glass said before our Richmond audience recently, you created a situation which made it appear that I was the only man in Washington in favor of tax reduction. That was a mistake from a number of angles.

"In the first place, it might better have been called the 'Treasury Plan,' or, perhaps, the 'Tax Reform Plan,' because since 1919, when the exceedingly high war taxes began to assume a peacetime aspect, one Democratic President and two Democratic Secretaries of the Treasury have offered to Congress exactly the same recommendations for tax reform that I suggested in my letter to the chairman of the Ways and Means Committee a year and a half ago.

"Another point ought to be emphasized right here in answer to accusations that the Treasury was, let us say, too forward in presenting a 'cut and dried' tax program to Congress. It is perhaps not generally known that an act of the first Congress requires the Secretary of the Treasury to prepare from time to time plans for the improvement and management of the revenues. For over a century, therefore, Secretaries of the Treasury have followed the requirements of this statute."

Q. "You think, then, that there were some political mistakes made in the handling of the last revenue bill which need not be repeated next winter?"

A. "I would prefer to put it this way: That it is a political, economic and social mistake to let partisan politics dictate the system under which the government is to obtain its necessary revenues from the taxpaying public. Again reverting to our joint address at Richmond, Senator Glass there chided me on the fact that I was not an experienced politician, and I have no doubt that I, as well as a number of others on both sides who were debating this question of taxation, committed, from the point of view of political strategy, some 'political mistakes.'

"It is a fair supposition, I think, that, except for the exigencies of partisan alignment in a session of Congress before a Presidential election, there would not have been a very great difference of opinion as to the evil of excessively high surtaxes. Certainly some of the arguments advanced against reduction in surtaxes at that time can be ascribed only to the most pressing political necessity."

Q. "You haven't said yet whether you think the situation will be so changed in Congress next winter as to permit the passage of the 'Tax Reform Plan'?"

A. "I would not be put in the position of forecasting congressional action, but I do note many hopeful developments. One is the realization that we have all learned something from our experience last year which, I think, will lead to a more thoughtful and less prejudiced consideration of the tax problem. Another is that the 'man on the street'—the taxpaying public in general—now understands the principles entering into a sound revenue policy.

"In other words, and in more direct answer to your question, I am very hopeful indeed that the public, regardless of party, is sufficiently aroused and sufficiently understanding to demand tax reform along common-sense rather than partisan lines at the next session of Congress."

Q. "You have mentioned the Richmond meeting. Do you think that was particularly significant as forecasting a new era of taxation without politics?"

A. "I do. Now that you bring the subject up, I think the press generally underestimated the importance of that occasion. It was rather unfortunate, I think, that the newspapers the following morning used only the prepared speeches of Mr. Winston and myself and did not, outside of the Richmond papers, get a report of Senator Glass' speech, which made out, in a most able manner, a much stronger case for the reduction of surtaxes than the rest of us.

"It is interesting to recall that Senator Glass advocated a maximum tax of 20 per cent; that he told his Richmond audience that 'unjust taxation was nothing else than legalized larceny,' and that had he been handling the revenue bill last year he would have, to use his own words, 'out-Melloned Mellon.' "

Q. "Just how far do you think Congress will or ought to go toward reducing the surtaxes?"

A. "That is a double-barreled question. In approaching the subject of rates the Treasury has been concerned solely with recommending those rates which will produce, and continue to produce, the most revenue with the least disturbance. The problem in its essential features does not differ from the problem of any sales manager attempting to price the article he has to sell. If the price is too high, his customers are few or none, and he makes nothing; if the price is too low, he has many customers but small or no profit. Somewhere between the two extremes lies the belt within the bounds of which is the maximum profit. What the exact rate of maximum profit may be is a matter of judgment. In all probability the recommendation of the Treasury of 25 per cent maximum surtax, plus a 6 per cent normal tax, a total of 31 per cent, is above this belt of profit. A total maximum tax of 15 per cent might be on the lower side of this belt of profit. But at least the maximum rate should be brought within the limits of the belt. It would have been more profitable to collect 30 per cent of the $1,856,000,000 of the aggregate net income of those having incomes above $100,000 in 1916 (a year of 15 per cent maximum tax) than to have collected 50 per cent from similar incomes aggregating $892,000,000 in 1922 (a year of 58 per cent maximum tax)."

Q. "Some statements have appeared in the press very recently quoting members of Congress, including some Republican leaders like Mr. Longworth, to the effect that although they favored a reduction in surtaxes, possibly to a maximum of 25 per cent, still the great attention would be paid to relieving the taxpayer of modest income. They seemed to intimate that the Treasury might be stressing too much the importance of relieving the wealthier man."

A. "Yes, I have read some of those statements, and it is not fair to put the Treasury in the position of advocating reduction only in the higher brackets. If the Treasury has overplayed the item of surtaxes, it is because therein lies the need for 'tax reform' as contrasted with mere tax reduction. I do not think anyone will contend that the slightly over 1 per cent tax which a married man with an income of $6,000 a year now pays is excessive or wrong in principle. On the other hand, I think it manifest that a maximum tax of 46 per cent, which is now operative, is excessive and an unwarranted use of the taxing power in times of peace when the condition of the government's revenue permits and, indeed, demands a modification.

Heads I Win, Tails You Lose

"ASIDE from the question of justice, experience shows conclusively that if taxes are too high the source of revenue diminishes and the tax become less and less productive. Ways will always be found to avoid a tax inherently excessive, and America presents no exception to this rule of taxation. Furthermore, the most serious effect of an unjust tax policy is the depressing influence it exerts on our industry and initiative.

"To make a new venture, to start a new business, to build a new building, to construct and not just sit passive, means risk. Where that risk involves capital, the probable rate of return must compensate for the risk taken. Yet the law now says: 'If you lose on your venture, you will pay 100 per cent of the loss; if you win, the law will take 50 per cent of your profit.' These are not the odds which encourage adventure or the production of income which will yield its revenue to the government. No man will continue to sow where he cannot reap. We have, then, the blighting effect of excessive rates, which compel avoidance and destroy initiative, and by both means diminish the returns from the upper brackets, from which the government has been taking a large part of its revenue. If these brackets become unproductive, the revenue can be made up only by higher taxes in the lower brackets and by decreasing the present exemptions so that the tax will apply upon smaller incomes. This is a condition which cannot be escaped—more scientific taxes on the larger incomes or more taxes on the lower incomes."

Q. "Have you some definite facts or figures that can be understood by the 'man on the street' which indicate the 'blighting effect of excessive rates'?"

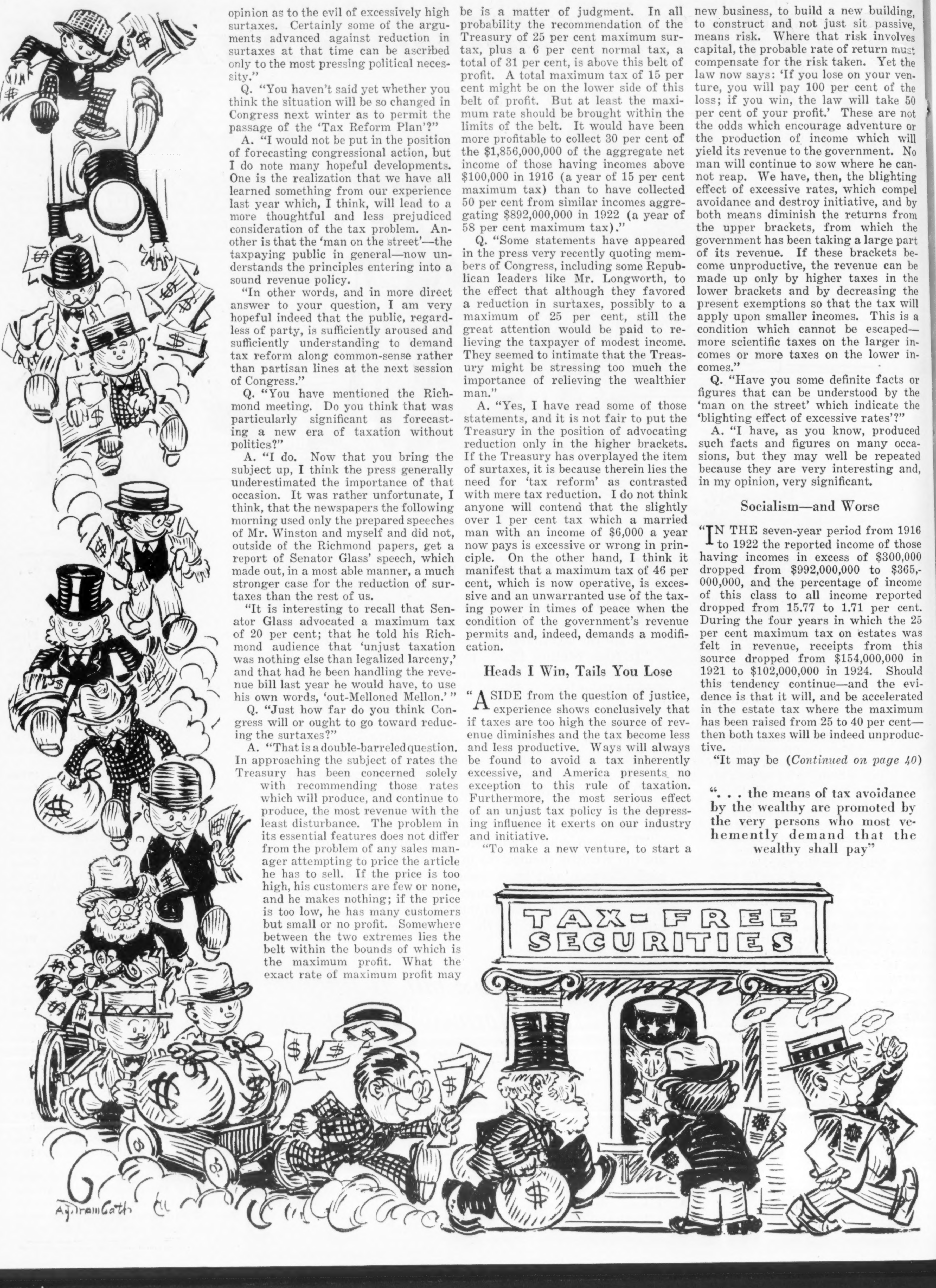
A. "I have, as you know, produced such facts and figures on many occasions, but they may well be repeated because they are very interesting and, in my opinion, very significant.

Socialism—and Worse

"IN THE seven-year period from 1916 to 1922 the reported income of those having incomes in excess of $300,000 dropped from $992,000,000 to $365,000,000, and the percentage of income of this class to all income reported dropped from 15.77 to 1.71 per cent. During the four years in which the 25 per cent maximum tax on estates was felt in revenue, receipts from this source dropped from $154,000,000 in 1921 to $102,000,000 in 1924. Should this tendency continue—and the evidence is that it will, and be accelerated in the estate tax where the maximum has been raised from 25 to 40 per cent—then both taxes will be indeed unproductive.

"It may be (*Continued on page 40*)

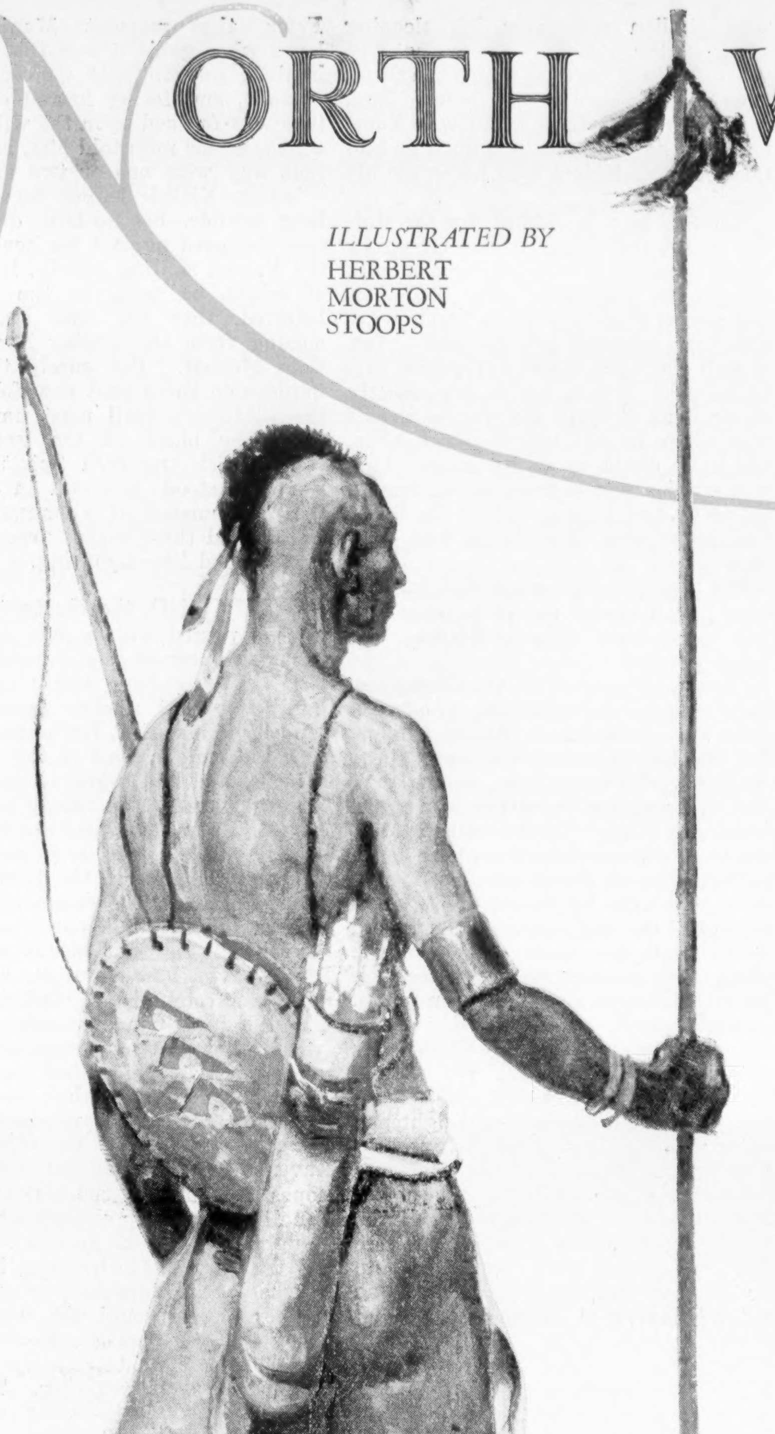
". . . the means of tax avoidance by the wealthy are promoted by the very persons who most vehemently demand that the wealthy shall pay"



NORTHWIND

ILLUSTRATED BY
HERBERT
MORTON
STOOPS

By
HERBERT RAVENEL SASS



Corane the Raven had risen to his feet and stood in plain view, but the chestnut stallion scarcely glanced at him again. He was no longer a menace

IT WAS in the days when Moytoy of Tellequo was High Chief of the Cherokee Nation that the wild chestnut stallion known afterward as Northwind left the savannas of the Choctaw country and traveled to the Overhills of the Cherokees. He made this long journey because the Choctaw horse hunters had been pressing him hard. A rumor had run through the tribe, started perhaps by some learned conjurer or medicine man, that the tall, long-maned chestnut stallion, king of the wild horse herds, was descended from the famous steed which De Soto rode when, many years before, he led his Spaniards through the Choctaw lands far into the Mississippi wilderness and perished there.

This rumor sharpened the eagerness of the younger braves, for it was well known that De Soto's horse had magic in him. That spring they hunted the wild stallion more persistently than ever; and at last, taking two sorrel mares with him, he struck northeastward, seeking safer pastures.

He did not find them in the Overhills, as the Cherokees called the high Smokies and the Blue Ridge where they lived and hunted. At dawn one May morning, as he lay on a bed of fresh sweet-scented grass near the middle of a natural pasture known as Long Meadow, a warning came to him. He raised his head high and sniffed the air, then jumped nimbly to his feet. For a half minute, however, he did not rouse the two mares lying on either side of him; and they, if they were aware of his movement, were content to await his signal.

He gave the signal presently, and the mares rose, their ears pricked, their nostrils quivering. A light breeze blew across the meadow from the north. The stallion faced south, for his sensitive nose told him that no foeman was approaching from the opposite direction. He knew that his ears had not deceived him and that the sound which he had heard was near at hand. But he did not know the exact quarter from which the sound had come; and though his large eyes were well adapted to the dim light, nowhere could he discern that sinister weaving movement of the tall close-growing grass which would reveal the stealthy approach of bear or puma. So, for some minutes, he waited motionless, his head held high, every faculty keyed to the utmost.

Twenty yards away down the wind, Corane the Raven, young warrior of the Cherokees, crouching low in the grass, watched the wild stallion eagerly. Himself invisible, he could see his quarry more and more plainly as the light grew stronger; and he knew already that the wits of this slim, long-maned chestnut horse, which had come over the mountains from the west, were worthy of his beauty and strength. With all his art —and the Raven prided himself on his skill as a still hunter—and with all the conditions in his favor, he had been baffled. Having located the beds of the wild horses, he had left his own horse, Manito-Kinibic, at the edge of the woods and had crept through the grass as furtively as a lynx. But his approach had been detected when he was yet five lance lengths distant, and since then the stallion had made no false move, had committed no error of judgment.

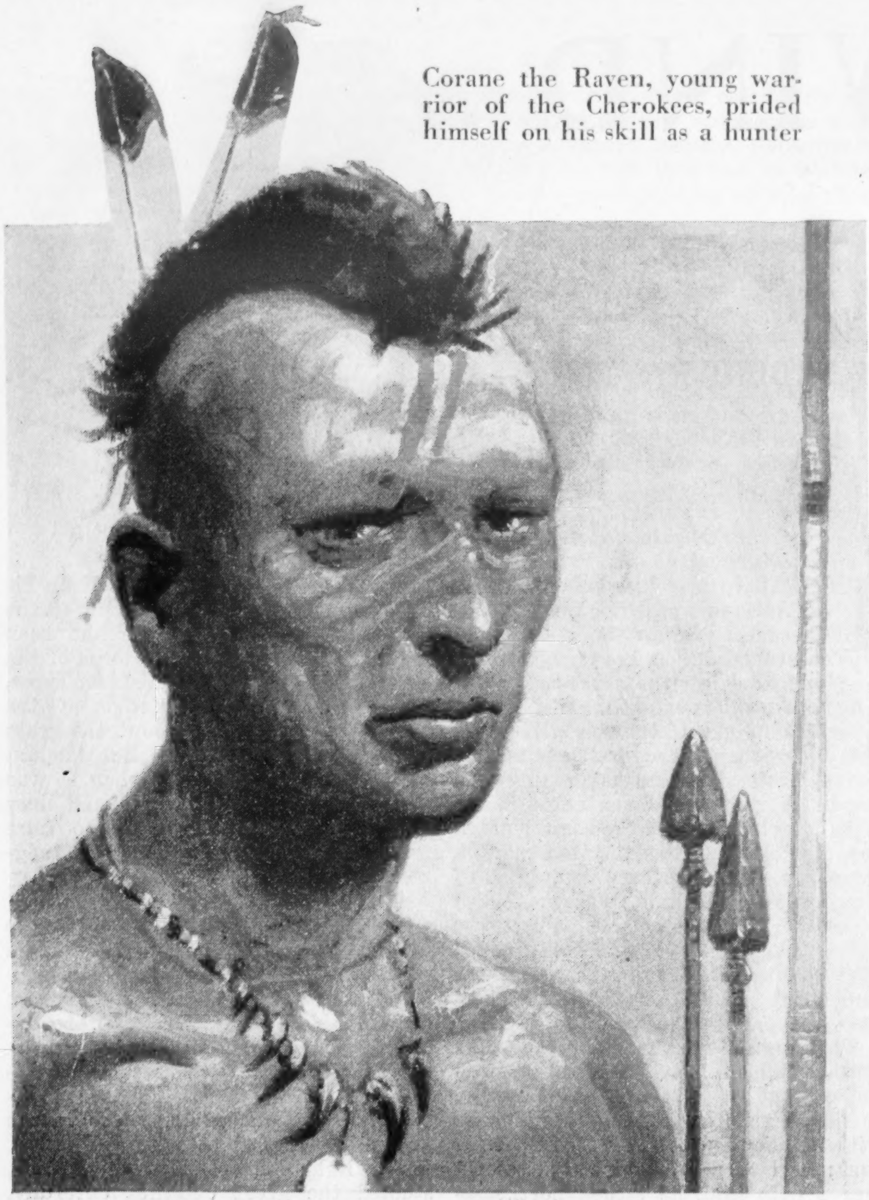
CORANE THE RAVEN knew the wild horses well. Most of them were small and wiry, already approaching the mustang type of later years; but in those early days, before inbreeding had proceeded very far, an occasional stallion still revealed unmistakably the fine qualities of blooded forbears. From his hiding place in the grass the young warrior, naked except for a light loin cloth of deer hide, studied the great chestnut carefully, thoughtfully, marveling at the lithe symmetry of his powerful but beautifully molded form, admiring his coolness and steadiness in the face of danger. The stallion showed no sign of fear. He did not fidget or caper nervously. Only his head moved slowly back and forth, while with all his powers of sight, scent, and hearing he strove to locate the precise spot where his enemy was lurking.

The Raven smiled in approval; and presently he applied a test of another kind.

With his long spear he pushed the grass stems in front of him, causing the tops of the tall blades to quiver and wave. The movement was slight, yet even in the pale morning light the wild horse saw it. He watched the spot intently for some moments. Then he moved slowly and cautiously forward, the mares following in his tracks. He moved neither toward the danger nor away from it. Instead, he circled it, and the Raven realized at once what the stallion's purpose was. He intended to get down wind from the suspected spot, so that his nose could tell him whether an enemy hid there, and, if so, what kind of enemy it was.

The young warrior waited, curious to see the outcome. Suddenly the stallion's head jerked upward. He was well down the wind now and a puff of air had filled his nostrils with the man-scent. A moment he stood at gaze; and in that moment one of the mares caught the telltale scent, snorted with terror, and bolted at full speed. Close behind her raced the other mare; while the stallion, wheeling gracefully, followed at a slower pace, his eyes searching the grassy plain ahead.

The Raven had risen to his feet and stood in plain view, but the chestnut stallion scarcely glanced at him again. He was no longer a menace. Of greater



Corane the Raven, young warrior of the Cherokees, prided himself on his skill as a hunter

importance now were other dangers unknown, invisible, yet possibly imminent.

The natural meadows of lush grass and maiden cane were perilous places for the unwary. In them the puma set his ambush; there the black bear often lurked; hidden in that dense cover, the Indian horse hunters sometimes waited with their snares. The mares, in a frenzy of panic, were beyond their protector's control. Their nostrils full of the man-smell, they had forgotten all other perils. But the stallion had not forgotten. Before the mares had run fifty yards the thing that he feared happened.

Out of the grass a black bulk heaved upward, reared high with huge hairy arms outspread, fell forward with a deep grunting roar on the haunch of the foremost mare. Screaming like a mad thing, the mare reeled, staggered, and went down. In a fraction of a second she was on her feet again, but the big mountain black bear, hurling himself on her hindquarters, crushed them to the ground.

Corane the Raven, racing forward at the sound of the mare's frenzied scream, was near enough to see part of what happened. He saw the wild stallion rear to his utmost height and come down with battering forefeet on the bear's back. He heard the stallion's loud squeal of fury, the bear's hoarse grunt of rage and pain. Next moment the mare was up again and running for her life, the stallion cantering easily behind her.

When the Raven reached the spot the bear had vanished, and the young Indian, marveling at what he had seen, ran toward the wood's edge, where his swift roan, Manito-Kinibic, awaited him.

In this way began the chase of the chestnut stallion—Northwind, as he was afterward known—that long hunt which Corane the Raven made long ago even before the time of Atta-Kulla-Kulla the Wise. It was Dunmore, the trader, who first brought down from the Overhills the story of that hunt and told it one night in Nick Rounder's tavern in Charles Town. Dunmore had it from the Raven himself; and the Raven was known among the white traders and hunters as a truthful man. But he was known also as a man of few words, while Dunmore, great hunter and famous Indian fighter though he was, had a tongue more fluent than a play actor's.

SO IT was probably Dunmore who put color into the story. The tale appealed to him, for he was a lover of horses; and this story of the feud between Northwind, the wild stallion, and Manito-Kinibic, the Raven's roan, concerned two horses which were paladins of their kind.

For the hunt which began that morning in Long Meadow became in large measure a contest between these two.

It happened that the Raven had returned not long before from a peace mission to the Choctaws, and while in their country he had heard of the wonderful wild horse which was said to have in him the blood of De Soto's steed and which had vanished from the savannas after defying all attempts to capture him. In the Overhills wild horses were rare. When the Raven found the tracks of three of them near Long Meadow about sunset one May day, he thought it worth while to sleep that night near the meadow's edge and have a look at the horses in the morning.

So at dawn he tried to stalk them in their beds, and the moment he saw the wild stallion rise from his sleeping place in the grass he knew that the great chestnut horse of which the Choctaws had spoken stood before him. That morning in Long Meadow he knew also that he could not rest until he had taken this matchless wild horse for his own.

It would be a long hunt, for the stallion would not linger in the Overhills. Small bands of wild horses occasionally crossed the mountains from the west, and always these migrating bands traveled fast, pausing only to feed. Yet, though the hunt might carry him far, Corane the Raven, as he ran swiftly across Long Meadow toward the wood's edge where he had left Manito-Kinibic, had little doubt as to its issue. This wild stallion was a great horse, beautiful, swift, and strong—by far the finest wild horse that the Raven had ever seen.

But there was one other that was his equal in all things except beauty; and that other was Manito-Kinibic, the Raven's roan.

There was no chief of the Cherokees, the Creeks, or the Choctaws who had a horse that could match Manito-Kinibic. His like had never been known in the Overhills. Dunmore, the trader, had seen him and had wondered whence he came: for, though the Raven had taken him from the Chickasaws, whose country lay west of the mountains, it was plain that this big-boned, burly roan was not of the western or southern wild breed, while his name, which in the white man's tongue meant Rattlesnake, had to Dunmore's ear a northern sound.

Thick-bodied, wide-headed, short-maned, heavy-eared, Manito-Kinibic was almost grotesquely ugly; yet in his very ugliness there was a sinister, almost reptilian fascination, heightened by the metallic sheen of his red-speckled coat, the odd flatness of his head, and the fixed, stony glare of his small, deep-set eyes. No warrior of the Cherokees except the Raven could ride him. Few could even approach him, for his temper was as arrogant as that of the royal serpent for which he was named.

There lurked in him, too, a craftiness recalling the subtle cunning which the red men attributed to the rattlesnake, and because of which they venerated the king of serpents almost as a god; and with this craftiness he harbored a savage hatred of the wild creatures which the Indians hunted, so that on the hunt he was even more eager, even more relentless than his rider. It was the Raven's boast that Manito-Kinibic could follow a trail which would baffle many a red hunter; that he could scent game at a greater distance than the wolf; that his ears were as keen as those of the deer; that he was as crafty as the fox and as ruthless as the weasel; and that he feared no wild beast of the forest, not even the puma itself.

Such was the horse that Corane the Raven rode on his long hunt. From the beginning of that hunt until its end Manito-Kinibic seemed to live for one thing only—the capture of the wild stallion whose scent he sniffed for the first time that morning in Long Meadow after the wild horse's encounter with the bear.

A FEW minutes after that encounter the Raven reached the woods' edge where he had left the big roan, vaulted upon his back and, riding as swiftly as was prudent through the tall grass and beds of maiden cane, struck the trail of the three wild horses near the spot where they had passed from the meadow at its lower end into the woods.

The trail was plain to the eye. The scent was strong where the wild horses had brushed through the rank grass. From that moment Manito-Kinibic knew what game it was that his rider hunted; and in that moment all the strange, smoldering hatred of his nature was focused upon the wild stallion which, as his nose told him, had passed that way with one or two mares.

Manito-Kinibic leaped forward with long bounds, his nostrils dilated, his ears flattened against his head. Corane the Raven, smiling grimly, let him go. It might be true, as the Choctaws believed, that the wild stallion was sprung from the mighty horse of De Soto himself. But surely this huge, implacable horse that now followed on the wild one's trail must have in his veins the blood of the great black steed which the Evil Spirit bestrode when he stood, wrapped in cloud, on the bare summit of Younaguska Peak and hurled those awful arrows of his that flashed like lightning.

NORTHWIND, the chestnut stallion, had passed within sight of Younaguska, highest of the Balsams, which men in these days call Caney Fork Bald; but that somber mountain lay far behind him now, for he had crossed both the main ranges of the mountain bulwark and had begun to descend the eastern slope of the second and lesser range. From Long Meadow he led his mares southeastward at a steady gait, following in general the trend of the valleys and the downward-sloping ridges. The injured mare, though her haunch was raw and bloody where the bear's claws had raked it, kept pace with her companions; and the three traveled fast, pausing only once or twice to drink at some cold, clear, hemlock-shaded stream.

For the most part their course carried them through a virgin forest of oak, chestnut, hickory, and other broad-leaved trees clothing the ridges, the slopes, and most of the valleys. Occasionally the stallion chose his own way, though as a rule he followed the narrow trails made by the deer; but when in the early forenoon he found a broader path through the woods, well marked and evidently often used, he turned into it unhesitatingly and followed it without swerving. The wild horse of the southwestern savannas recognized this path at once. It was one of the highways of the buffalo herds, a road trodden deep and hard through many centuries by thousands of hoofs.

The buffaloes were far less abundant now on the eastern side of the mountains. Although the white men's settlements were still confined to a strip along the coast, white hunters sometimes penetrated the foothills and white traders encouraged the taking of pelts. The deer still abounded in almost incredible numbers, but the eastern buffalo herds were withdrawing gradually across the Appalachians. Small droves, however, still ranged the eastern foothills and kept open the deep-worn paths; and the main buffalo roads across the mountain barrier, wider than the narrow buffalo ruts of the western plains, were still highways for wild creatures of many kinds.

It was one of these main roads that the chestnut stallion and his mares were following, a road which would lead them with many windings down from the mountains into the hills and through the hills to the broad belt of rolling lands beyond which lay the swamps and savannas of the Atlantic plain.

All that forenoon the Raven trailed his quarry. Both to the roan stallion and to his rider the trail was a plain one; and when the tracks of the wild horses turned into the buffalo path the Raven knew that he had only to follow that highway through the woods.

With a guttural word he restrained Manito-Kinibic's savage eagerness. So long as the wild horses kept to the buffalo road the task of following them would be simple. The Raven preferred that, for the present, the chestnut stallion should not know that he was being pursued.

HALF a bowshot ahead of the young warrior a troop of whitetails crossed the path, following a deer trail leading down the slope to a laurel-bordered stream. Once, at a greater distance, he saw a puma come out of the woods into the path, sit for a moment on its haunches, then vanish at a bound in the forest on the other side. Again and again wild turkeys ran into the woods on either hand, seldom taking wing; and with monotonous regularity ruffed grouse rose a few paces in front of him and whirred swiftly away.

About noon he killed a cock grouse in the path, pinning the bird to the ground with a light cane arrow tipped with bone; and he had scarcely remounted when around a curve of the path appeared the shaggy bulk of a huge buffalo bull. A moment the great beast stood motionless, blinking in astonishment, his massive head hanging low. Then, with surprising nimbleness, he turned and darted around the bend of the trail.

The Raven heard the stamping and trampling of many hoofs and gave Manito-Kinibic his head. The roan bounded forward and almost in an instant reached the bend of the path. At a word from his rider he halted; and the Raven, quivering with excitement, gazed with shining eyes upon a spectacle which sent the blood leaping through his veins—a herd of twenty buffaloes pouring out of the path, crowding and jostling one another as they streamed down the mountainside through the woods, following a deer trail which crossed the buffalo road almost at right angles. Twice the young warrior bent his bow and drew the shaft to the head, and twice he lowered his weapon, unwilling to kill game which he must leave to the wolves.

Afternoon came, and still the Raven rode on through the teeming mountain forest, following the deep-worn highway which the migrating herds through unknown centuries had carved across the Overhills. More keenly than ever now his eyes searched the path ahead. The wild stallion and his mares had probably grazed abundantly in Long Meadow before their early morning rest had been interrupted; but by this time they should be hungry again, for since leaving Long Meadow they had not stopped to feed. Wherever the Raven saw the forest open a little ahead of him so that grass grew under the far-spaced trees, he halted and listened carefully. Before long in one of those grassy places he should find the three wild horses grazing, and he wished to avoid frightening them.

The path, which heretofore had wound around the mountain shoulders, dipped suddenly into a deep, gorgelike valley at the bottom of which a torrent roared. The forest here was close and dark. The wild horses would not halt in this valley, for there was no grass to be had; and for a time the Raven relaxed his vigilance, letting his eyes stray from the path ahead.

From a tall hemlock on the mountainside a wild gobbler took wing, sailing obliquely across the valley, and the Raven saw an eagle, which had been perching on a dead tulip poplar, launch himself forward in swift pursuit. The young brave turned on his horse's back, gazing upward over his shoulder, eagerly watching the chase.

Without warning, Manito-Kinibic reared, swerved to the right, and plunged forward. His rider, taken utterly by surprise, lurched perilously, yet somehow kept his seat. For an instant, as Manito-Kinibic reared again, the Raven saw a sinewy naked arm raised above a hideous grinning face daubed with vermilion and black. Steel-fingered hands clutched the Raven's leg; on the other side another hand clawed at his thigh. Out from the thicket into the path ahead leaped three more warriors, feathered and plumed with eagle tails and hawk wings, striped and mottled with the red and black paint of war. More dreadful than the hunting cry of the puma, the shrill war whoop of the Muskogees split the air.

But for Manito-Kinibic the Rattlesnake the chase of the chestnut stallion would have ended then. But the Muskogee war party which waylaid Corane the Raven in the pass, hoping to take him alive for slavery or the torture, failed to reckon with the temper and strength of the mighty roan.

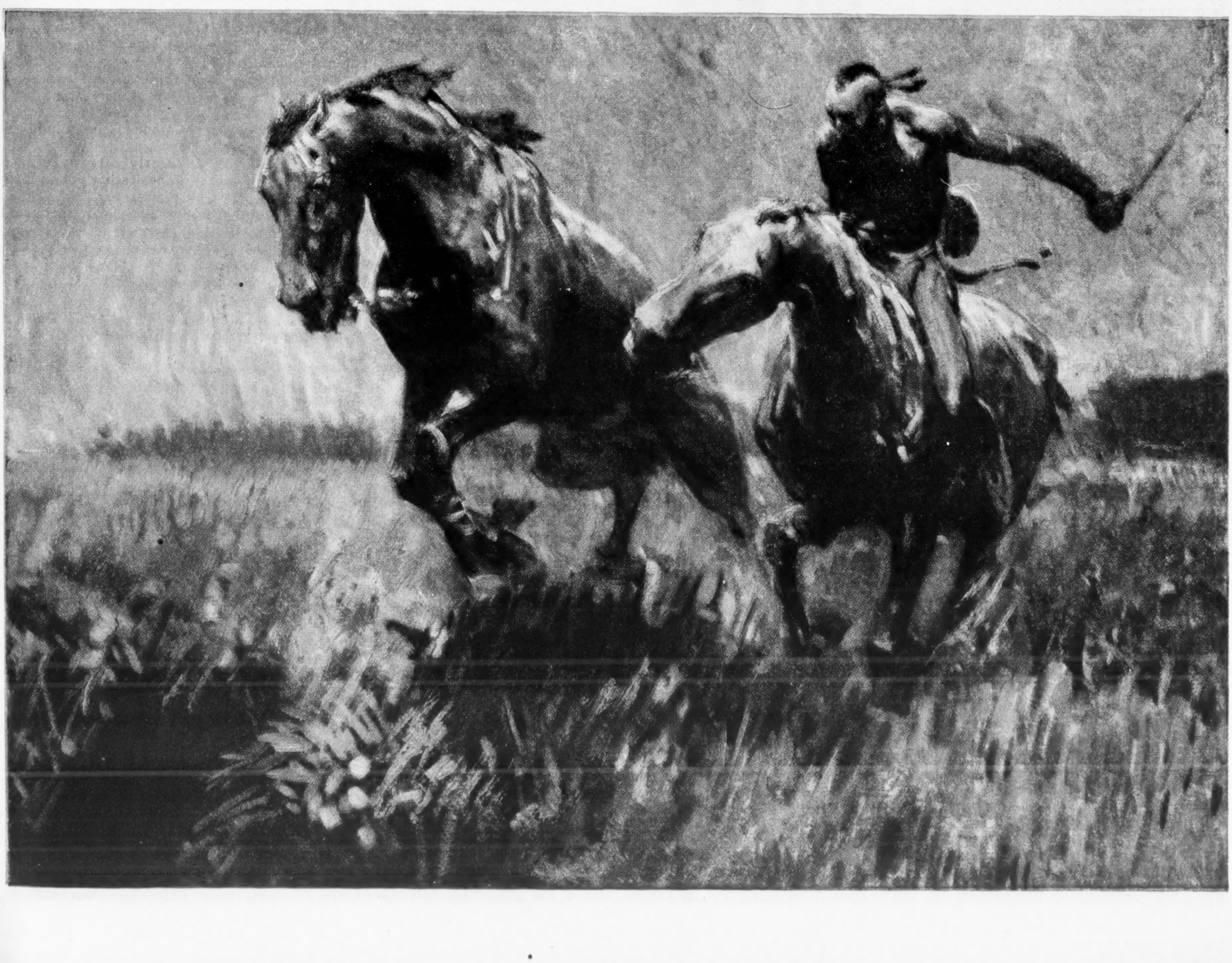
In an instant Manito-Kinibic had become a rearing, snorting fury, a raging devil of battering hoofs and gleaming teeth. The Raven saw one Muskogee go down before the plunging roan stallion. He saw another whose shoulder was red with something that was not war paint. He saw the three warriors in the path ahead leap for their lives into the thicket as Manito-Kinibic charged down upon them. Bending low on his horse's neck, he heard an arrow speed over him and, a half second later, another arrow. Then, remembering that he was the son of a war captain, he rose erect, looked back, and, flourishing the hand which still held his bow and spear, hurled at his enemies the Cherokee whoop of triumph.

THENCEFORWARD for a time the Raven watched the path behind him rather than the path ahead. The war parties of the Muskogees were often mounted, and the young Cherokee thought it likely that this party had horses concealed in the thickets near the path. They would probably pursue him, but with Manito-Kinibic under him he was safe. Yet for a while he gave the sure-footed roan his head, racing onward as swiftly as the uneven surface of the trail allowed. So it happened that he was driven by necessity into doing the thing which he had intended to avoid.

A mile beyond the scene of the ambush the valley widened. Here, encircled by forested heights, lay a level, sun-bathed meadow, sweet with clover and wild-pea vine. Northwind and his mares had traveled far and fast. Urged on by his restless eagerness to get out of the dark, forbidding mountains—perhaps impelled, too, by some mysterious premonition

(*Continued on page 45*)

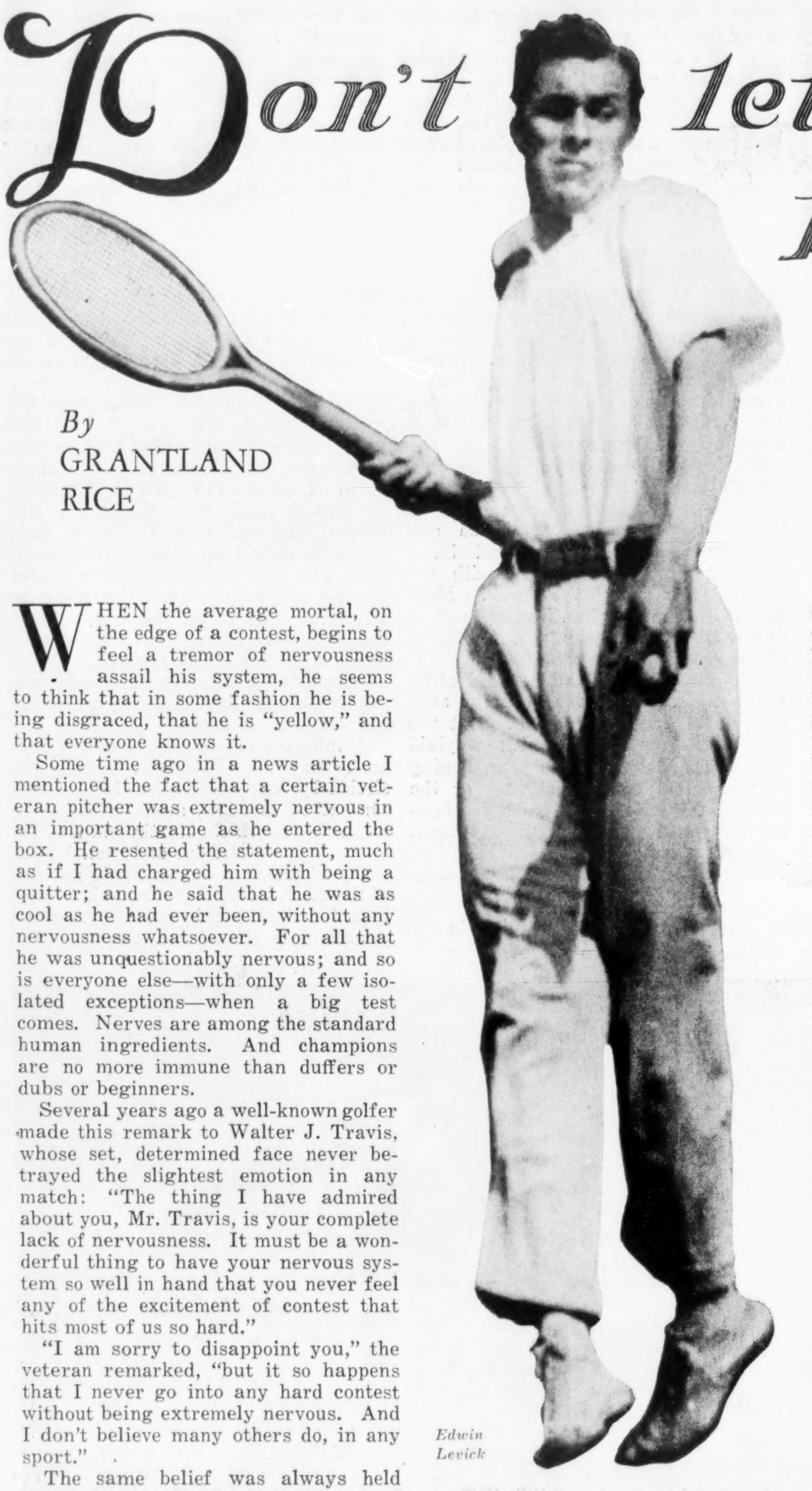
On the verge of the low bluff, the Raven drove Manito-Kinibic against the chestnut's flank in a last attempt to throw him



Don't let NERVES bluff you

Take a tip from the headliners and remember that it isn't fear that makes you jump in a tight place

By
GRANTLAND
RICE



Edwin
Levick

Bill Tilden is an elongated bundle of high-strung nerves

WHEN the average mortal, on the edge of a contest, begins to feel a tremor of nervousness assail his system, he seems to think that in some fashion he is being disgraced, that he is "yellow," and that everyone knows it.

Some time ago in a news article I mentioned the fact that a certain veteran pitcher was extremely nervous in an important game as he entered the box. He resented the statement, much as if I had charged him with being a quitter; and he said that he was as cool as he had ever been, without any nervousness whatsoever. For all that he was unquestionably nervous; and so is everyone else—with only a few isolated exceptions—when a big test comes. Nerves are among the standard human ingredients. And champions are no more immune than duffers or dubs or beginners.

Several years ago a well-known golfer made this remark to Walter J. Travis, whose set, determined face never betrayed the slightest emotion in any match: "The thing I have admired about you, Mr. Travis, is your complete lack of nervousness. It must be a wonderful thing to have your nervous system so well in hand that you never feel any of the excitement of contest that hits most of us so hard."

"I am sorry to disappoint you," the veteran remarked, "but it so happens that I never go into any hard contest without being extremely nervous. And I don't believe many others do, in any sport."

The same belief was always held about Jerome D. Travers, winner of five championships, who moved upon his way without a quiver, the last turn in serenity and stoicism. Yet in his first victorious championship, when it came to the matter of sinking a short putt for victory, he was so nervous that he couldn't control the club, too nervous even to attempt the putt until he had taken extra time to get a new grip upon himself.

Two of the most nervous men I have ever seen in sport are Jack Dempsey and Bill Tilden. They are two bundles of nerves, raw nerves, jumping nerves, nerves that at times seem to be almost beyond control.

It was an interesting sight to study Dempsey in the Gibbons battle at Shelby. Gibbons decided to play upon this trait I have just mentioned; so he took his time reaching the arena. The fight was scheduled to start at 4 P. M., and Dempsey arrived first. When Gibbons finally reached the ring he took twenty minutes to adjust his bandages. In the meanwhile Dempsey found it impossible to sit and wait in his corner. Every few minutes or so he would be on his feet, pulling at the ropes, testing the rosin, moving around. In the thirty minutes or so which elapsed before Gibbons was ready Dempsey had mentally fought about six rounds.

Willard lacked the high-strung, nervous organism of Dempsey, but John L. Sullivan and Jim Corbett are reported to have had it in their younger fighting days.

Tilden in this respect is much like Dempsey. He is an elongated bundle of nerves. In 1919 those nerves got beyond his control in his first match with Johnston. Rain delayed their meeting in the championship round and after the delay Tilden was about frazzled. His jumpiness had burned him out. By next year he had whipped his nerves into better control, there were no postponements or delays—and Tilden has never lost a championship since.

There are different ways of handling this nervous tension. Travers and Travis hold it under control, so far as any outward expression is concerned. Jock Hutchison and Leo Diegel, two of the best of all golfers, do exactly the opposite. Hutchison while waiting on the tee is constantly waving his hands back and forth, blowing into them, rubbing them together, walking back and forth, talking to anyone in range. This highly geared state may carry him forward at terrific speed, but it doesn't last long. At Skokie in the qualifying rounds he broke 70 twice (67-68 as we recall the figures) but the strain wore him down. The motor was too powerful for the slender chassis. At Inwood a year later, nervous as a hooked fish, he tore around one of the hardest of all courses in 70-73, far ahead of the field. But that night he couldn't sleep; and the next morning, still nervous and jumpy, he caved in beneath the burden of nerves —nerves which have nothing whatever to do with courage.

In the same tournaments Leo Diegel might be seen first hitting his tee shots and then jumping on top of the tee box to follow the ball's flight. Or frequently he might be seen galloping on ahead, up over some hill, unable to hold himself in check.

About the fourth or fifth round of an amateur golf championship the few survivors are worth studying. As a rule you will find them bordering on the drawn-and-haggard stage. Not through physical weariness, but through nerve pressure, which in turn affects the physical system directly.

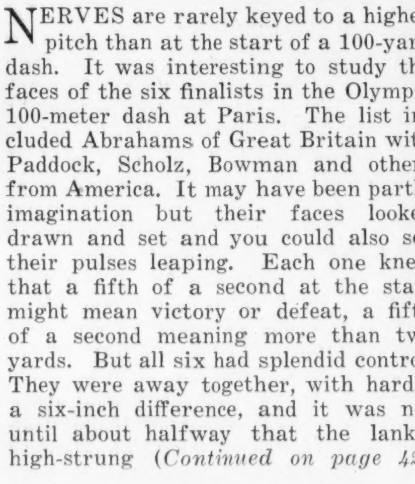
There is the case of Jess Sweetser. Sweetser won the title in 1922 and reached the final round in 1923. He is over six feet in height and weighs 175 pounds. In those two big years he was still under twenty-one, in ideal physical shape. He is a great competitor and yet he admitted that the nerve strain had been so great that by Friday he found it almost impossible to keep any food on his stomach, even a glass of orange juice. On the thirty-sixth green, when he was up against Max Marston in the final round, with the match all square, an upsetting incident occurred and he dropped his club, walked around nervously in circles, and then from 100 feet laid a chip shot over a fast, sloping green within four feet of the pin.

It might be stated here that while the word *nerve* is always used as synonymous with courage, *nerves* and courage have little connection. The most courageous entry may be broken up by a nervous attack that gets beyond his control. A football player, for example, may have courage enough to walk unflinching to his death, and yet carry too many nerves to handle a punt in a close game at a critical moment—nerves that lead to overeagerness or to overeffort. One of the gamest football stars I ever saw missed four punts in a big game because his nervous tension had slipped the leash. He tore into a line with the frenzy of a wounded tiger, but it was quite different when he had to remain steady and handle a twisting spiral dropping from the sky.

Nervousness reaches its climax in a football game just before the kick-off. When two teams are waiting for the first whistle-call to action you see before you twenty-two of the most nervous young men in the world. In some cases their knees are shaking. In other cases they can hardly speak. It is a moment of deadly agony, with every nerve and muscle in the body in a flutter and a quiver. It is not a moment of fear, but one of such high tension that for the moment the human frame is racked. When the first rush of action comes most of this tension wears away and is soon forgotten.

Nervousness Isn't Fear

NERVES are rarely keyed to a higher pitch than at the start of a 100-yard dash. It was interesting to study the faces of the six finalists in the Olympic 100-meter dash at Paris. The list included Abrahams of Great Britain with Paddock, Scholz, Bowman and others from America. It may have been partly imagination but their faces looked drawn and set and you could also see their pulses leaping. Each one knew that a fifth of a second at the start might mean victory or defeat, a fifth of a second meaning more than two yards. But all six had splendid control. They were away together, with hardly a six-inch difference, and it was not until about halfway that the lanky, high-strung (*Continued on page 42*)

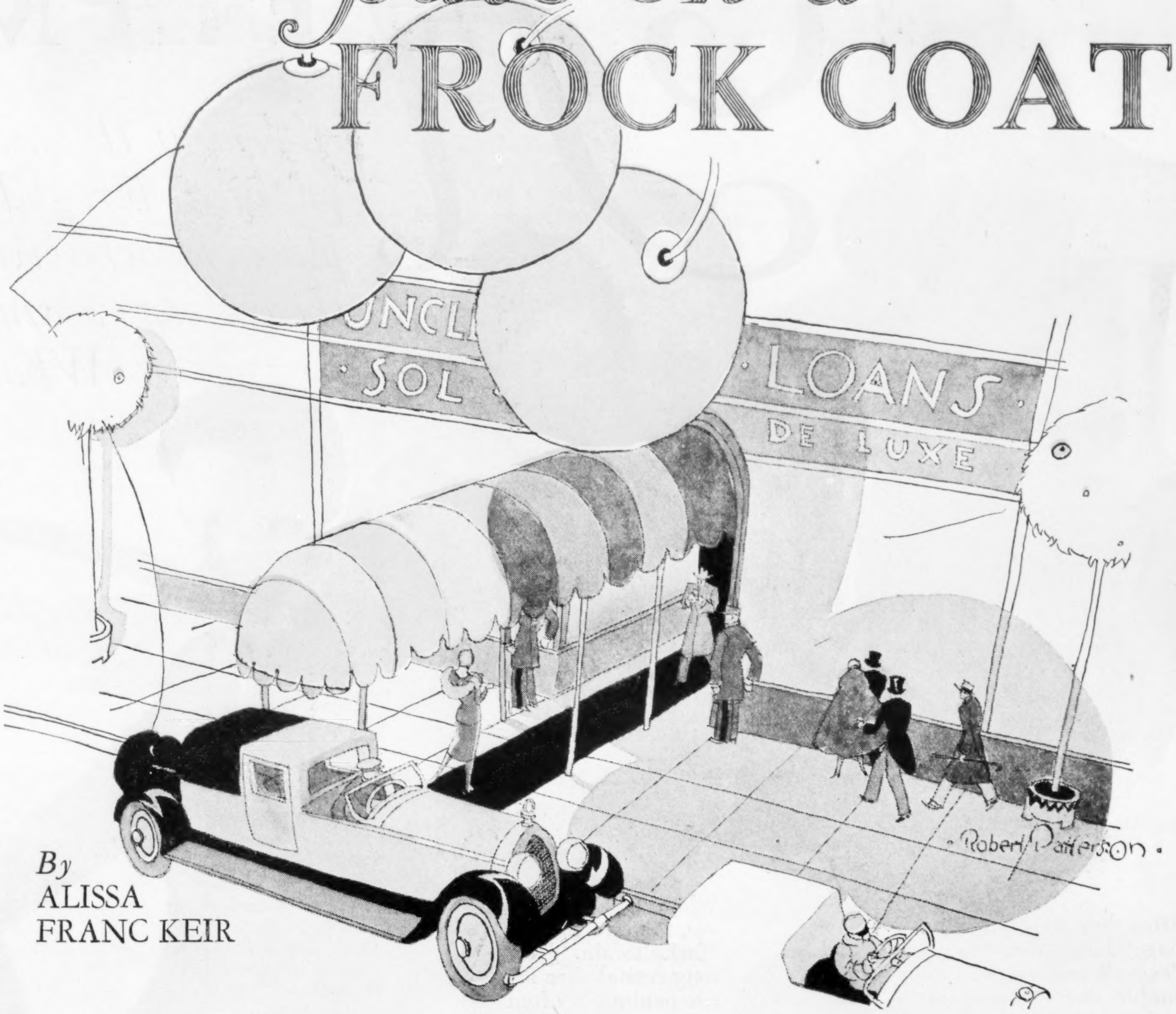


Keystone

Walter J. Travis' set face never betrays emotion, but he is sometimes extremely nervous

"UNCLE" *puts on a* FROCK COAT

By
ALISSA
FRANC KEIR



"Going in soak" is no longer discreditable. Even the rich regard it as a simple business transaction

A YOUNG salesman, on his way to the railroad station not long ago, thrust his hand into his pocket to pay the taxi tariff. As he pawed over the loose change, he recalled that he hadn't a cent besides the amount he held in his palm. He had forgotten to cash a check at the office and it was far past banking hours. His train was due in half an hour and he could waste no time in locating an acquaintance. And he was due for a conference at the factory in Connecticut that night.

The resourceful mind that had made him a success as a salesman sent him back to the taxi before he was scarcely out of it. He knew a tidy little pawnshop within calling distance. "Thank heaven for a good watch," he murmured piously fifteen minutes later when he was buying his ticket for the factory town. "It'll stand by you when your own mother-in-law wouldn't lend you money."

Judging from the number of good watches pawned every day, one might think that many people carried them for pawning purposes only. There are about 5,000 watches pawned in New York every business day, making a yearly watch total of about 1,500,000 for the passing of time, that goes through the hands of the pawnbroker.

It is not the poor alone who take advantage of this comparatively simple method of putting your hands on the ready cash—the rich are as often in need of cash in hand as the poor. The real clients, however, are the average lot, the salaried class. They use up their salary in advance and cheerfully hock any article that is loose, knowing that it is to be 'hung up' for only the length of time it will take to draw next week's salary.

It is no longer a discreditable transaction—the business of pawning your property. There is in New York, for instance, a famous pawnbroking establishment just off Forty-second Street and Broadway that has an interior as dignified and elegantly decorated as any exclusive Fifth Avenue jeweler's. And only jewelry, by the way, is accepted as loan collateral here. If you have a good bit of jewelry that you desire to translate into coin of the realm, you may step in here and negotiate your business with as much dignity and privacy as you would enjoy in your own bank, when you are offering Liberty Bonds or gilt-edge mortgages for a temporary exchange of cash.

A young and hustling business woman of good family, who not long since embarked in a business of her own, sometimes wears a magnificent ring with a most unique setting. When she isn't wearing it, it is standing good at this pawn emporium for the amount of ready money that she may need to turn over a quick business profit.

Likewise, a young society matron with an indulgent husband who draws the line at paying her bridge debts, has discovered the trick of trading in her jewels here occasionally for the wherewithal for the payment of her card accounts.

They'll charge you 30% interest on all loans under $100 at this pawnshop and 18% on loans over $100, for each and every year. As most of the loans run over $100, the average interest is around 20%. It sounds easy; but the vice president of this pawnbroking company denies that there is any great profit in lending money in his line. And of course, unless one could see his tax return—

"Money costs us 7%," he pointed out, "leaving a gross profit of 13%. Against that we must charge our rent, taxes, salaries, upkeep, license bond and various losses. I wish you'd show me the manufacturer with a like cash capital who would be satisfied with those returns," he added a trifle bitterly.

"Of course," he conceded, "it *is* a good conservative business. People pawn and redeem year in and year out and we make our interest just as steadily as that of any money-lending business. Very few pawnbroking establishments fail; but that is because the pawnbroker is on the job day and night, looking after the interests of his clients as well as his own. And having had the lesson of lack of thrift drilled into them from babyhood, the pawnbroker's family is not inclined to waste their interest money in riotous living. Perhaps that is the main reason why the pawnbroker seldom goes into bankruptcy.

"Sometimes we must take a loss with the market," he went on. "When the diamond market dropped suddenly as it did after the war, for instance, everybody who had lent money on diamonds lost money. If people were able to get a good loan value on their jewels, they did not think it paid to redeem them. Now the banks are able to adjust their loans to avoid losses; but we lend for a whole year and have to stand a loss, when the market drops like that."

Hard Times? Uncle Hates 'Em!

YOU might think that the pawnbrokers made a good profit in bad times. On the contrary—they dread hard times more than anybody else. For their money gets tied up and pledges are not redeemed. In prosperous times few people pawn anything, except in a sudden and temporary emergency. The average times are best for the pawnbroker and it is then that he makes his steady profit. People pawn and redeem in rotation and a healthy circulation of money is maintained.

Pawnbroking is generally a family inheritance. It descends from father to son because it is a business that is rather difficult to liquidate or to establish. Most of the small pawnshops run in the family for generations. That is what keeps the number of pawnbroking licenses practically stable. The majority of cities stick to the same license rate every year. New York, for example, licenses about 200 every year.

The majority of the loans that run over $100 are for business purposes only. And the family jewels come in mighty handy for these loans.

"There was a chap in here this morning," said the dignified vice president of the exclusive pawnbroking establishment, "who brought in all of his wife's jewels. He is in the decorating business and a big job of painting had come his way. He didn't have enough ready money to buy the paint and he was in as deep at his bank as he cared to go. You know, even the prosperous business man must keep up a good front with the banker. So he cashed in the family jewels for money to buy his materials. He'll take them out when he finishes his contract and gets his money. This is the type of borrower that brings us the sure profit—we know they'll redeem their goods."

The laborer who used to be a steady customer at the smaller pawnshops isn't pawning so much these days. He puts the children to work as soon as he can, and if there are three or four in the family of working age the sum total of the family pay checks may mount up to $150 a week. They buy good clothes and often good jewelry. Sometimes they pawn a diamond or two to make the first payment on the new car. The Italians pawn their beautiful linens, of which every family has a wonderful store.

Don't all rush to the pawnshops to pick up the Italian embroideries cheap, however, for they invariably redeem them on time. In some of the poorer neighborhoods the families pawn the best of the family (*Continued on page 36*)

HELPMEETS

Although the matrimonial partners pictured here believe that woman's place is wherever she wants to be, there's not a single reason to say: What are we coming to?

Wide World

After they were made one by marriage John Weaver, writer, and Peggy Wood, actress (above), put double rivets in the tie by incorporating as "Weavewood, Inc."

Blank & Stoller

When Clara Clemens, the daughter of Mark Twain, gives song recitals her accompaniments often are by her pianist husband, Ossip Gabrilowitsch, conductor of the Detroit Symphony Orchestra

Bachrach

De Witt Ward

After the morning grapefruit Neysa McMein goes to her studio to wield brushes, while husband John Baragwanath rushes downtown to do his day's engineering

Campbell

Campbell

He helped her become what she is to-day, but was still unsatisfied, so Charles G. Norris became a novelist himself. Kathleen Norris and her husband are partners in matrimony, but not in literature

Matzene

For twenty-eight years the Doctors Sadler, of Chicago, Wm. S. and Lena K. (above), have teamed in their medical practice and lectures

You'd hardly look in a naval school for a great impresario, but that's where you would have found Signor Gatti-Cassazza (below) in his youth. He's been General Director of New York's Metropolitan Opera House since 1908, the year his wife, Frances Alda (right), soprano, made her operatic début in America

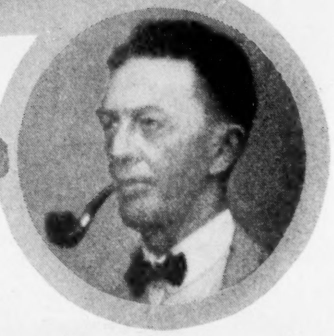
Wide World

Wide World

Genthe

Mrs. Jessica Cosgrave (above) is head of a school for girls. John O'Hara Cosgrave (beside her) looks as if he doubts every word you say, which is natural because he is an editor

Foto Topics



Bonnie McLeary does much of her sculping in Porto Rico, where her husband, Ernest Kramer, is a planter

Edwin Bower Hesser

Hugo Ballin is a distinguished artist with a roomful of prizes and medals, but now, with the help of Mrs. Mabel Ballin, he is making the movies better and finer

Bachrach

Anything you want to know about the heavens is in the line of Mr. and Mrs. Clifford Spencer Lewis of Washington, D. C.—helpmeets in astronomy

The rose-covered

By
DANA
BURNET

ILLUSTRATED BY
CHARLES LASSELL

IN THE musty darkness of the boarding-house entrance Connie kissed the pudgy little man good night. The kiss was in payment for her dinner. She gave it willingly enough. After all, he'd been nice to her. . . . As she climbed the stairs to her room on the second floor she thought, "I'm a fool not to do it. I'm a fool not to accept his offer."

She was a fool. She still had her looks and her voice, assets that wouldn't last forever. And she'd had enough of disillusionment. Seven years of it. Beginning as a show girl; dancing herself thin from New York to California; singing an occasional minor rôle; understudying leads that never materialized (it was her impression that musical-comedy stars were horses) and generally living on hope—that was Connie's career. Then, as its culminating irony, she had been engaged to sing the lead in the No. 3 company of a popular Broadway musical show. The company had died, at the end of a month, in Wilkes-Barre.

That was in January. It was now the middle of July, and here she was stranded in New York, in a cheap rooming-house in West Fifty-sixth Street, with hardly enough money to pay another two weeks' board. And there was this man Dave Proffit, who wanted her, and told her so, and promised if she'd give herself to him to help her up to the top of the ladder.

She was surprised at herself for not jumping at the chance. Dave Proffit was a big man in the show business, and a pretty decent sort of man too. If he'd been a villain, Connie could have scorned him with comfort. But somehow villains were scarce, even in New York, so that you were left with your scorn on your hands and had to settle matters as best you could by wearisome common sense and blind instinct.

Dave Proffit was what people called straight. He played fair. Of course his wanting her was unrighteous in the orthodox sense, but it was honest. As honest as most proposals of marriage. He offered her an apartment on Riverside Drive and a lead in his next show, "The Gilt-Edged Girl." In return she was to belong to him. That was all there was to it.

Connie unlocked the door of her room and went in, switching on the light. What a dreary hole it was! The soiled net curtains at the window; the dingy carpet; the bed draped with a cheap figured cloth; the painted dresser glistening and sticky with the heat; the two pathetic, broken-down chairs; the radio set (a present from Dave Proffit) puffing out its horn like a grotesque black lily from the table beside her bed; the upright piano grinning against the wall. . . . And over the piano, for beauty's sake, a colored lithograph of a rose-covered cottage, at whose front gate leaned two lovers with faces not less crimson than the roses. . . . The Ideal in three colors, at any art dealer's—seventy-five cents net!

CONNIE shivered and, walking over to the radio, twirled the dials. Instantly there was music for her thoughts; a sharp blare of jazz that was like a familiar stimulant to her jaded nerves. . . .

Seven years. A long time to wait for success!

And she was ready for success. Dave Proffit knew that, or he'd never have dared offer her his show. . . . He was no fool, even when he was in love. A shrewd, hard-boiled little man, with a deceptively pudgy exterior. . . .

Connie wondered what was at the core of him. Was he hard-boiled to the center? Was he sharp and calculating all the way through?

Oh, what did it matter? He could give her her chance; that was all that counted. Why hadn't she said yes to him at once? What was the good of saving herself—her voice, her youthful figure, her ash-blond hair, the sum total of her prettiness—for some vague miracle that never happened? What if finally she ended on the rubbish heap, as thousands of other girls had ended before her?

But there was something that stopped her. Something fine and almost pathetically fragile—a feeling, a sense, another self—that stirred in her ghostlike and wouldn't die, though she tried deliberately to kill it. . . .

The radio music throbbed in her ears. Perhaps with music—such crude, trampling music as this—you could kill that other self in you! Yes, she'd do it now! She'd do it while that unknown orchestra was pouring reckless encouragement into the air of her room. . . .

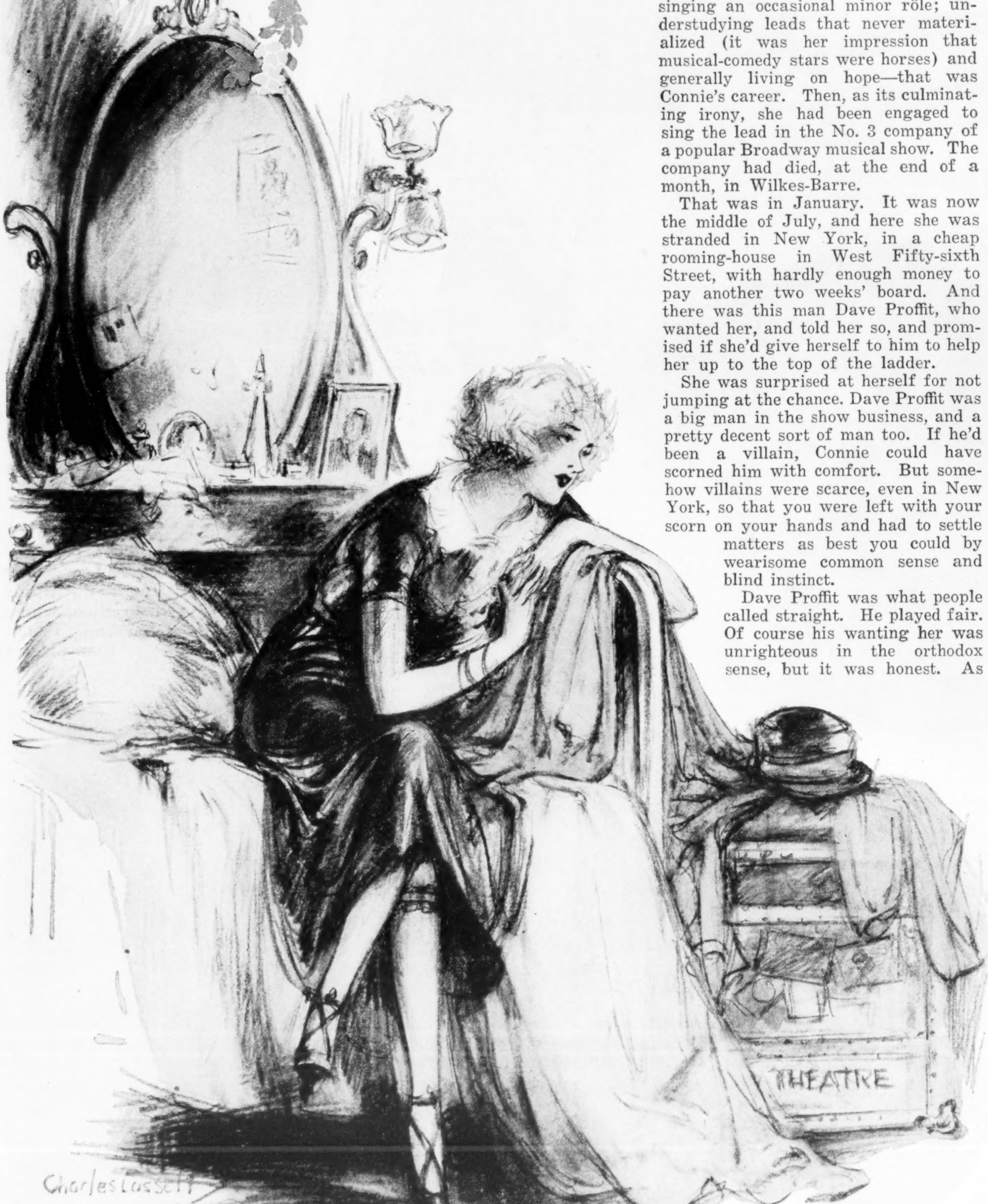
She took up the telephone that stood on the table beside the radio. She called Dave Proffit's private number. Finally a voice answered—a servant's voice.

No, Mr. Proffit wasn't in. But he was expected shortly. Any message for him?

"Ask him to call Miss Wade—Miss Constance Wade—as soon as he comes in."

"Very well, Miss Wade."

She sat motionless on the bed, with that mysterious, unceasing flood of music pouring over her. She felt as though she were drowning in it; she wanted to drown. . . . And yet, at the same time, she wanted to be rescued, to be saved by a miracle. Vague childish memories flashed across her mind—distorted fragments of fairy tales, im-



She was not in a mood to be enthusiastic about anything. She was hot and tired and almost beaten

COTTAGE

possibly romantic. She'd be saved by a prince, no less! A prince young and bold and beautiful! She laughed hysterically as she imagined him knocking on her door—

Good Lord! Someone *was* knocking on her door! She jumped up, stood hesitating, then called out sharply, "Come in."

THE door opened. A young man—a boy—stepped into the room. He was tall and thin; his young face gleamed at her like ivory in the harsh electric light. His hair fell in a thick, dark wave over his forehead, and his eyes pleaded with her before he spoke.

"Excuse me. *Please* excuse me. . . . But I heard your radio, and I—I've been trying to sleep, and I can't, and—I—"

"Oh, I'm sorry," broke in Connie. "I won't play it any more to-night."

"But I *want* you to play it. I mean—it isn't that—!" She heard the note of desperation in his voice, and her nerves tightened. "I've been lying up there in my room—it's right over yours—till I can't stand it any more. I've got to talk to someone, or hear music, or—if I don't I'll go out of my head!"

Connie looked at him. She didn't know him, though she remembered vaguely his figure on the boarding-house stairs. Yet suddenly, quite by instinct, she knew what had happened to him. By virtue of her own experience, her seven lean years of disillusionment, she understood him.

"Have you got a cigarette?" she asked calmly.

He nodded, staring at her in a daze. "Yes, I—I think so."

"Then give me one."

He hauled out a crumpled package of cigarettes. Connie took one, lighted it, and handed him the burning match. He lighted his. The radio music had stopped momentarily.

"Now sit down and smoke."

He dropped at once into a chair, where he sat curiously awry, with one long hand dangling over his knee, the cigarette between his fingers.

"Thanks," he said.

There was a brief silence, broken by a voice from the air, announcing a fresh outburst of jazz. Connie said, "Do you really want to listen to the radio? Or would you rather talk?"

"I guess—I'd rather talk—if you don't mind?"

She immediately shut off the machine. "All right. Go ahead."

"You're human," he said gratefully.

"At times," admitted Connie.

"It's mighty good of you to let me come in like this, and—and talk. I just had to find someone. My name's Harmon—Eugene Harmon."

"I'm Constance Wade."

He said shyly, "I know that. I know who you are. The landlady told me. She said you were a famous actress."

He was so sincere about it, so naïvely impressed, that Connie laughed outright.

"Famous? It looks like it, doesn't it?"

Her gesture, indicating the dreadful little room, was flippant. He thought that he had hurt her, and was painfully embarrassed. "Oh, I'm sorry. I've said the wrong thing. I'm awfully sorry."

Connie hastened to reassure him. "Not at all. I expect to be famous before long."

"You will be. I know you will be. You're beautiful—!"

His impulsive tribute came at her with force, with startling poignancy. Men not infrequently had told her that she was beautiful, but from this strange boy's lips the word had a new, sweet sting. She found herself suddenly on the defensive.

"You were going to tell me about yourself," she reminded him.

"Oh, yes! Well, I guess it isn't very interesting, but, you see, I've been going around so long with nobody to talk to—and that room of mine—it's like a coffin. I got to thinking to-night that I was dead. . . . I could hear the noises in the street—trucks and fire engines and automobile horns and cats and people, all jumbled together to make a noise—but I was dead. And yet I couldn't sleep. I just lay there on the bed wishing it would all turn black and quiet, so I could sleep—"

"I know," said Connie.

"Well, then, tell me what it is!"

"It's a disease called lonesomeness," said Connie.

He winced. His head drooped, and his shoulders drew together.

"I guess you're right. It—it gets you sometimes, doesn't it?"

"It does."

"I come from out West. Ohio. I've been here about ten months, and I—"

"What's your line?"

"I'm a song writer."

"Oh!"

"At least, I want to be. I—I haven't had much luck, so far."

"You mean," said Connie, "that nobody'll look at your stuff."

"That's it!" he exclaimed. "They won't even look at it!" And, jumping up, he waved his arms violently at the world beyond Connie's soiled window curtains—the world that was all jumbled together to make a noise. "Oh, damn them, damn them!" he cried. "They don't even know I'm alive!"

"Or care," added Connie gently.

HE TURNED and looked at her. His lips twitched into a ghastly smile. Then he sat down and took his head in his hands.

"No, they don't care. Why should they? Who am I?" He paused; then went on dully, "I guess I'm about through. I swore I'd never go home—but I guess I'll have to, before long."

"Is home so terrible?" inquired Connie.

"It is to me. Because if I go back it'll mean I'm licked. And everybody'll know it. They'll all come into my father's hardware store, and see me behind the counter, and say, 'Well, Gene! How's New York?' They'll stand there grinning and trying to be funny—" Involuntarily his hands clenched against his cheeks. "They'll say, 'Well, Gene! Didn't New York like your tunes?' And they'll laugh—"

"How much longer can you hold out?" asked Connie, thinking of her own fast-dwindling resources.

"I don't know. A month, maybe. If I'm careful." He ran his hand through his shaggy black hair. "It wasn't so bad, as long as I could afford a piano. But I haven't had one for six weeks now—"

"You can use mine," said Connie.

He stared at her. "Oh, no. I couldn't! I—I didn't mean—"

"Of course you didn't. But there's no reason why you shouldn't use it. I'm out all day long—chasing managers. I'll give you a key. You can come in here any time you feel like it. If you're in the way, I'll tell you so."

He got up then, and went over to her. She felt slightly panic-stricken, excited by his nearness. This tall, thin boy standing above her was somehow, mysteriously, no longer a stranger. He had become, by some unreasonable process, a part of her own life, a part of her destiny. If he had leaned down and kissed her, she wouldn't have been surprised, though she would have been quite ridiculously upset.

But of course he didn't kiss her. He just put out his hand and touched hers.

"Thanks," he said. "You're mighty good."

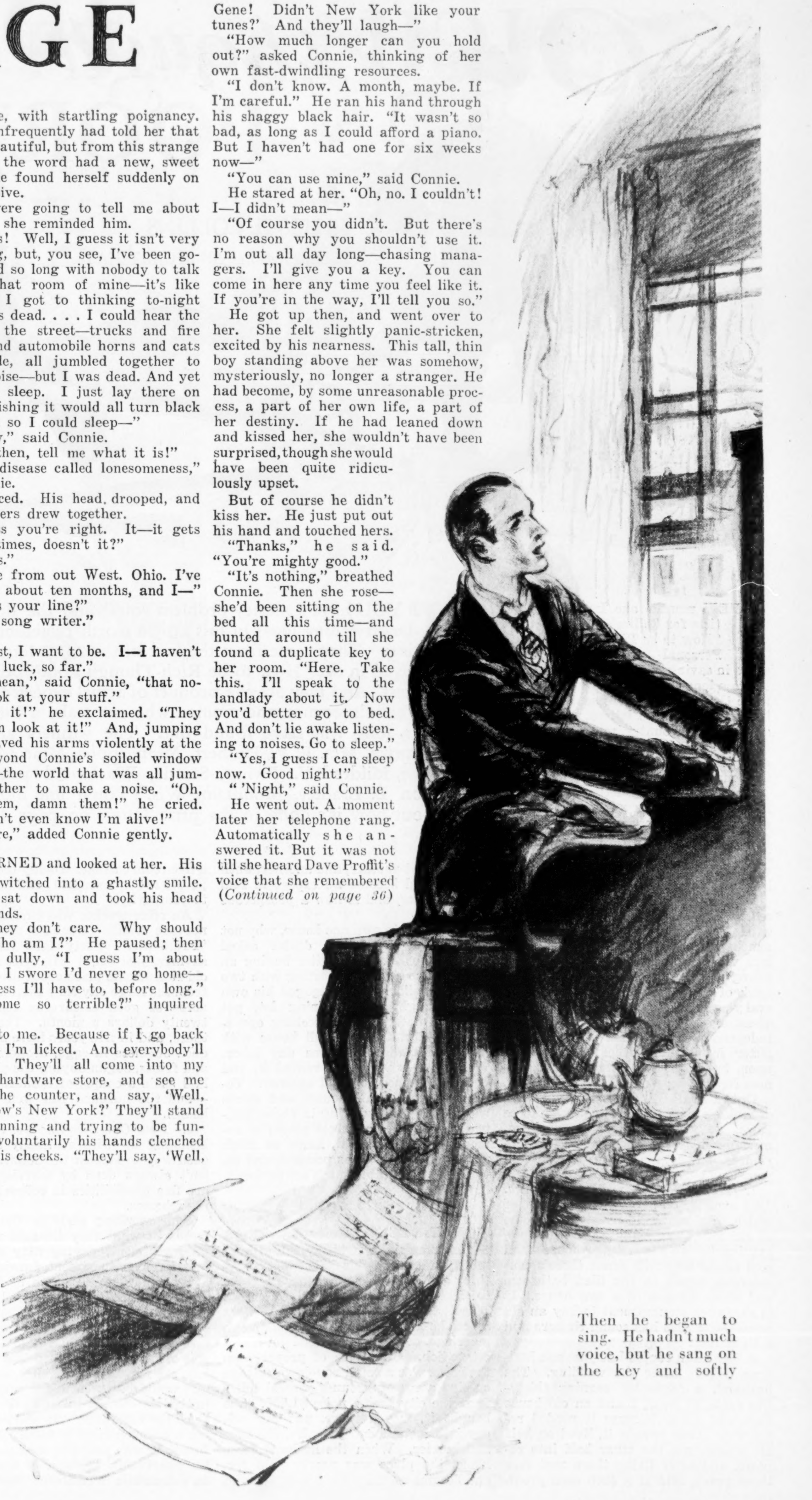
"It's nothing," breathed Connie. Then she rose—she'd been sitting on the bed all this time—and hunted around till she found a duplicate key to her room. "Here. Take this. I'll speak to the landlady about it. Now you'd better go to bed. And don't lie awake listening to noises. Go to sleep."

"Yes, I guess I can sleep now. Good night!"

"'Night," said Connie.

He went out. A moment later her telephone rang. Automatically she answered it. But it was not till she heard Dave Proffit's voice that she remembered

(*Continued on page 36*)

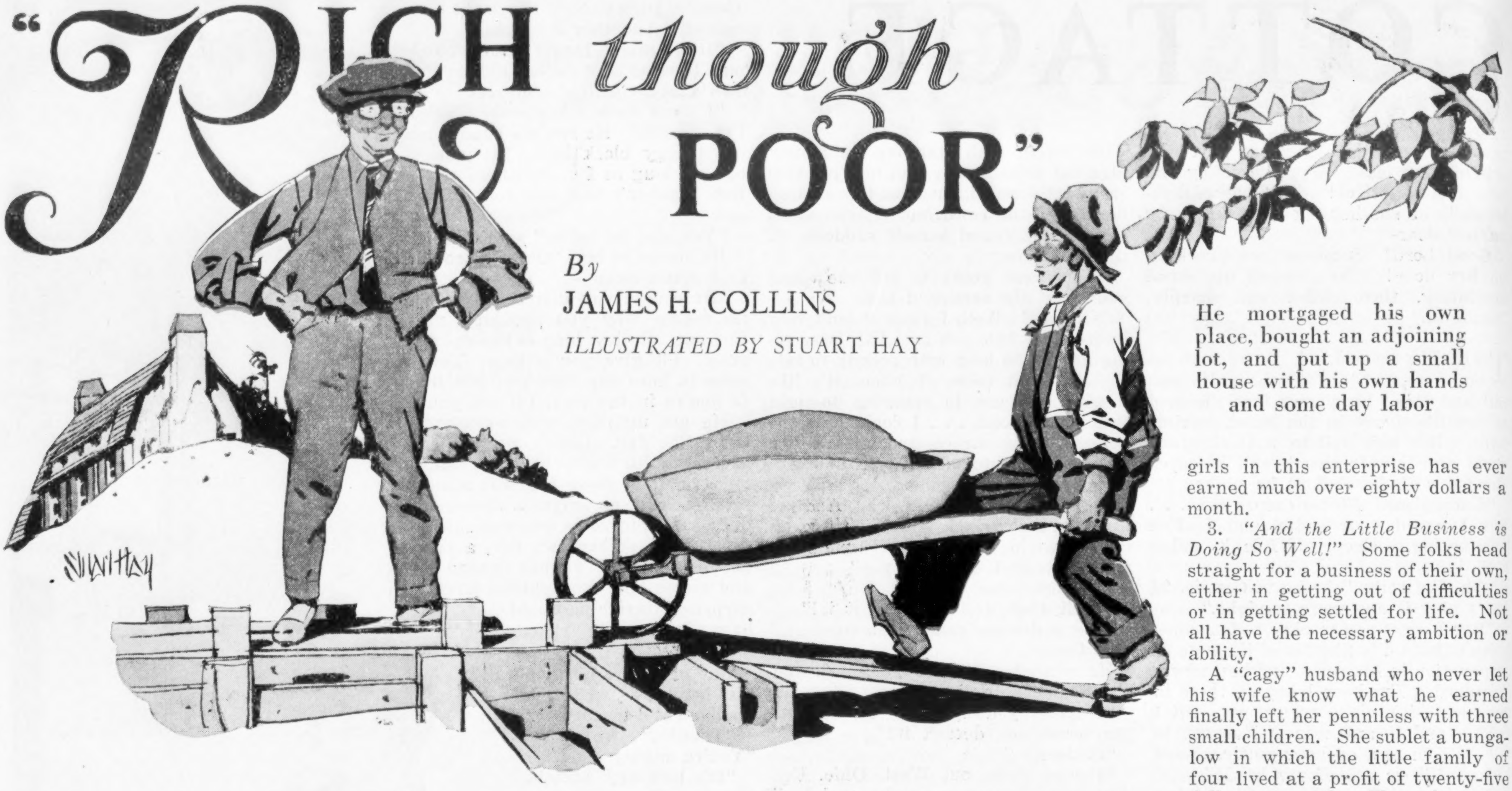


Then he began to sing. He hadn't much voice, but he sang on the key and softly

"RICH though POOR"

By
JAMES H. COLLINS

ILLUSTRATED BY STUART HAY



He mortgaged his own place, bought an adjoining lot, and put up a small house with his own hands and some day labor

IF YOU have a money problem you'll find the dollar-stretching ideas in this article worth remembering. They come from the best of the 2,800 letters received in the "How to be Rich Though Poor" prize contest. And they are the product of actual experience—what clever men and women who can make a little go a long way have found out. The winners are: 1st prize, Mrs. E. V. Hulbert, Minneapolis, Minn.; 2d prize, Mildred V. Ewing, Seattle, Wash.; 3d prize, Leon E. Bradley, Mountain, Wis. You'll find more about how it's done in the prize letters on page 44.

A FEW months ago I wrote an article for Collier's. It was called "How to be Rich Though Poor." Personal experiences—experiences in saving money and making a little go a long way—were asked for; and more than 2,800 readers sent in contributions! Of those letters, from every section of the country, seventy or eighty of the most interesting were selected and given to me. And thrilling reading they made too!

Seventy or eighty letters, each telling somebody's story of well-managed money—and all but a dozen of them from women. Truly, Woman is the purchasing agent of the family; and in some of these cases she is also the breadwinner.

There are letters from widows, deserted wives, women supporting invalids, women on Main Street, women on ranches and farms, women on suburban lots with a few chickens and a cow, young married women who learned the trick of money management after several years of debt, women who have met disaster after fifty and fought back to independence. And not a poor-mouth letter in the lot—nobody feeling put upon, but a general spirit of thankfulness for fine experiences and real living.

Out of it all I find a half-dozen ways of making money go far that seem to be basic. If you have a money problem, measure it by these methods and experiences. They may help you to find your way out.

1. *Handy Harry and the Old House.* "We married on seventy-five dollars, of which fifty was paid down for a home of our own," say many a young couple, but usually it's a brand-new house—and real estate men will admit there's considerable profit in the tiled bathroom and shiny kitchen of a new house. It is shrewder management to buy an old house—one that has sound timbers and a tight roof.

A Canadian couple had just one hundred dollars after the wedding. The husband, a carpenter earning thirty-five cents an hour, found an old house that was cheap because it needed repairing. They bought it, lived on half his wages, put the other half into repairs, and after living there rent free three years, sold at a $900 cash profit. They bought another, and another, until the husband became an expert in real estate values, and is now a prosperous builder.

"If it pays to own one house, why not many?" an automobile dealer asked himself ten years ago, after buying an old house to live in. Starting with two hundred dollars, he mortgaged his own place, bought an adjoining lot, got building materials by wrecking operations, and put up a small house with his own hands and some day labor. When it was ready, he rented it, and borrowed money to build another. Today he owns small houses and stores worth $100,000, bringing in about $10,000 yearly. He buys old places to remodel or for material, keeps as much money on mortgage as possible, and invests in real estate that is advancing.

Back to Health

SOMETIMES it's Handy Harriet. A rich man's son suddenly found himself up against it—his father lost everything and died. He went into a factory to learn engineering, and to night school to learn drafting. At night school he met a girl. War, enlistment, marriage, overseas. The girl got a real estate job. One piece of property on the books was a small run-down cottage on five acres of ground, several miles from the city limits, price $1,500. She bought it, moved there, put her salary into installments, repairs, chickens and berries. When the husband came home, the place was nearly paid for, and became security for a loan to build a five-room cottage. To-day these young people are independent, and on the way to prosperity.

An office worker was carried home a nervous wreck. Doctor's prescription, "Fresh air." Forty-eight years old—savings, just $200! His wife found an old ramshackle place about fifteen miles from the large city they lived in. Three acres of good calcareous soil. Rent, twenty dollars a month. They moved there, and in five years have built up a good business in eggs, broilers, berries and fruits, begun buying the place, and laid aside a couple of thousand dollars —and the husband has won back his health.

2. *Four Can Live Cheaper than One.* Doubling up with somebody else is a good way to stretch the dollar. And it isn't always done by marriage—there are fine possibilities in coöperative living schemes.

Four working girls in Ohio joined hands in what they thought would be an investment, paying fifty dollars a month for an apartment, furnished with a thousand dollars' worth of furniture on the installment plan. Total expense per girl, eighty dollars a month—so each girl got her room for twenty dollars, less than she had paid when she was alone. It was agreed that if a girl left, she forfeited ownership, and a new girl would be taken in for fifty dollars initiation. Nine girls have married since the enterprise was started, creating a common fund of $450. When the furniture was paid for, they took a better apartment. Now they are buying an automobile in common. None of the girls in this enterprise has ever earned much over eighty dollars a month.

3. *"And the Little Business is Doing So Well!"* Some folks head straight for a business of their own, either in getting out of difficulties or in getting settled for life. Not all have the necessary ambition or ability.

A "cagy" husband who never let his wife know what he earned finally left her penniless with three small children. She sublet a bungalow in which the little family of four lived at a profit of twenty-five dollars a month. Then she got a place as manager of an apartment house at sixty dollars a month, with a basement to live in; and she set resolutely to work to live on half her cash income and save the other half toward a business of her own, and the children's education. That was fifteen years ago. She now owns a home, is sending her girls to high school, has a good business (managing apartment houses and office buildings) and is still young enough to have many active years ahead. The children have helped immensely, having been taught teamwork from babyhood.

Business Begins at Home

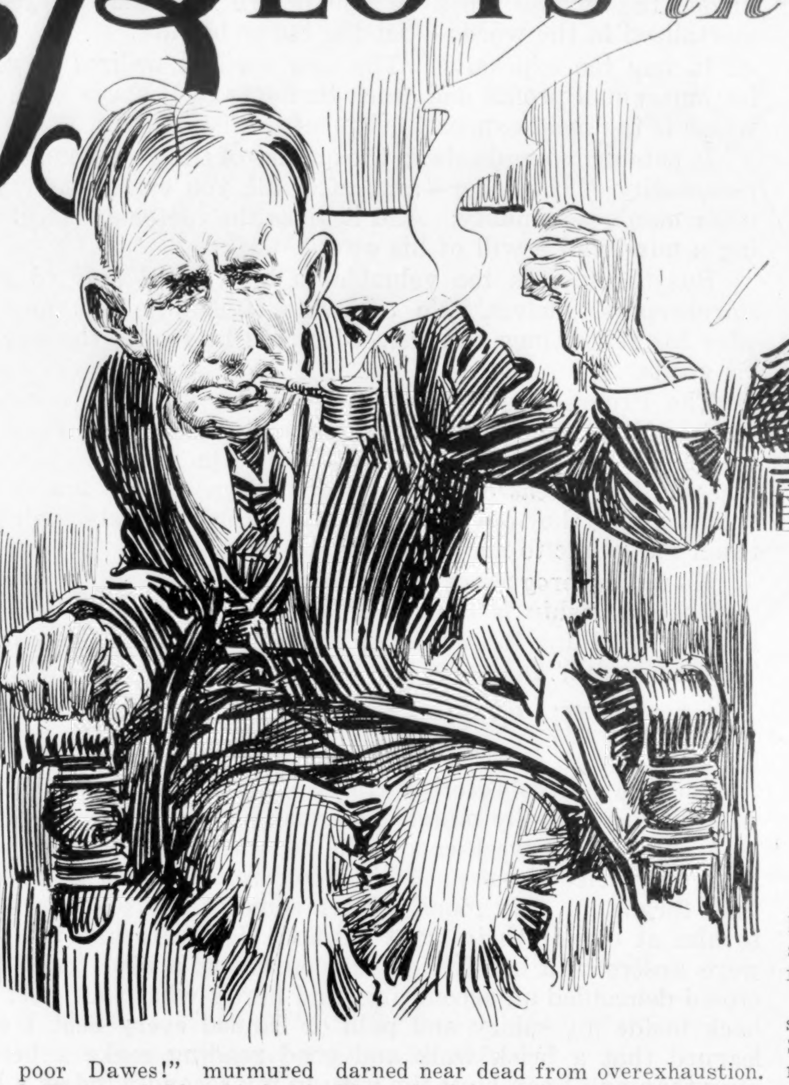
A CLERK had a poorly paid job, but quite a little extra time. He and his wife began scheming. First, he got a notary-public commission, which brought him enough fees to buy an electric washer. He canvassed the neighborhood for "wet wash"—clothes washed and roughly dried for ironing by the customer. They earned a couple of dollars a day extra by doing wet wash together at night. The husband then became news correspondent for a near-by paper—twenty dollars a month more. His wife learned how to make candy, with which they were able to earn twenty or thirty dollars before holidays like Christmas or Easter. This couple really had half a dozen potential business enterprises started when wet wash proved the winner, and grew into a thriving rough laundry business.

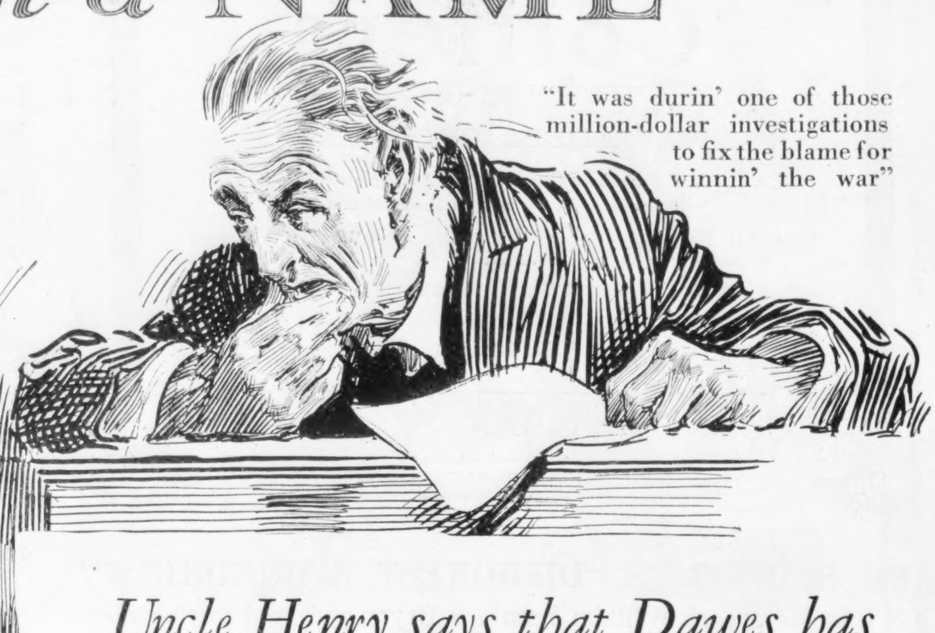
"Hit from where your hand is," was Mr. Fitzsimmons' advice. Often the little business is right under your hand, as in the case of an elderly couple to whom trouble came, leaving them penniless. The wife began making jams and jellies for folks who had been her guests in more prosperous days. That led to making a delicate orange marmalade. Then nut bread, made at first for a tea-room, was added to the "line," and to-day these two home products have restored the economic balance in that home.

4. *Back to School.* There are other folks who seek better earning power through education, and they are a fine kind too.

A school teacher's wife says, "Our dream was not (*Continued on page 44*)

BLOTS *in a* NAME





"It was durin' one of those million-dollar investigations to fix the blame for winnin' the war"

Uncle Henry says that Dawes has a hard reputation to live up to. "He has to keep on bein' Virile and Picturesque and rave every minute"

"ALAS, poor Dawes!" murmured Uncle Henry, shaking his head sympathetically.

"What's he poor about?" demanded Mr. Stubbs. "Why, we ain't had a vice president like him since—"

"He's got a reputation to live up to," said Uncle Henry, "an' that's almost as bad as havin' one to live down. It was durin' one of those million-dollar Senate investigations to find out whether Wilson charged his chewin' gum to the stationery account an' if Charlie Schwab ever used government labor to mend his graphophone. Or it may have been when Newt Baker was accused of buyin' a blotter without askin' for bids. Anyway, it was *some* sort of inquiry to fix the blame for winnin' the war.

"Well, when Dawes climbed up on the witness stand an' said words to the effect of Hell an' Maria, he was seized on at once by the press as a Virile, Picturesque Character, an' now he's got to keep on bein' Virile an' Picturesque whether he likes it or not. It's a funny thing about swearin'. No one pays attention to a printer's profanity, despite its classic value, an' a teamster can cuss himself blue in the face without interestin' anybody but playwrights searchin' for Life in the Raw, but let a public man cut loose with a bad word an' the newspapers go crazy over him.

"The thing wouldn't be so pitiable if it was anybody else but Charlie Dawes, for at heart he was a gentle, peace-lovin' man, askin' for nothin' better than to come home from the bank of an evenin', water the lawn for a while an' then suck a little of the poison out of a saxophone. Up to the time of this unfortunate Hell an' Maria remark, nobody had ever heard him open his mouth except to ask for another good name on the note, but now he's got to rave every minute.

"I was talkin' to a friend of his the other day, an' he tells me that Charlie's darned near dead from overexhaustion. There he'll be settlin' in his slippers, all fixed to pore over the comic strips with now an' then a hearty laugh at the editorials, when in'll dash a delegation from the Votary Club or the Guild of Free Lance Parsley Growers, an' he's got to hunt up the pipe he hates an' start off bein' Virile all over again.

"The press is a cruel taskmaster, 'Lonzo. I've seen Roosevelt when his legs were in accordion pleats from sheer fatigue, an' yet he had to keep on actin' strenuous. They wouldn't let him stop.

Battling Butler's K. O.

"CAL COOLIDGE is a regular tomboy at heart. Left to himself he'd be the life of every party except the Democratic, throwin' radishes an' bread balls an' askin' everybody if they've heard that one about the Irishman an' the Jew. But the newspapers started callin' him the Strong, Silent Man, an' it's got so that he's even afraid to talk to Miz' Coolidge unless she puts on ear muffs an' follows him into the ice box.

"That's why I'm sorry for Dawes. Other men may be permitted to act natural, but summer or winter, rain or shine, poor old Charlie's got to pound tables an' champ his teeth. Here the hot weather's comin' on, an' him with porches screened an' all ready for rummy with deuces wild, an' he's got to be runnin' over the country attackin' the Senate, smokin' a pipe an' generally actin' Picturesque an' Virile."

"Them Senate rules ought to be reformed," insisted Mr. Stubbs. "It's disgraceful that one man can block legislation for days jes' by readin' out of anything that comes to hand."

"I don't know about that," said Uncle Henry. "The practice has its good points. A whole lot more of the Senate's legislation can be blocked without gettin' any protest out of me. An' after hearin' a senator make an original speech, it's a relief to have him read from a city directory or seed catalogue.

"Between you an' me, I can't understand what made Charlie pick on the Senate by way of showin' Picturesqueness an' Virility. Why didn't he take somethin' easy like gettin' Volstead to go in the saloon business?

"No question that the Senate isn't the body it used to be back in the days of Aldrich. Then you couldn't even get in without a password, beards, false teeth an' complaints like palsy an' paranoia. Ninety was regarded as the age of discretion, an' when Beveridge sneaked in they made him wear middy jackets an' wouldn't let him put on long pants until he'd been there five years. They never passed a bill until they saw the whites of the people's eyes, an' there was seldom need for a second shot.

"But although whiskers have gone, leavin' 'em without cover, the old gang instinct is still there. Senators may call each other every name they can lay tongue to, an' throw ink bottles in moments of ennui, but heaven help the poor wretch that tries to butt in on their purely family rows.

"Look what they did to Butler, that new senator from Massachusetts. As Coolidge's close friend, chairman of the Republican National Committee an' champion of New England's infant industries, it certainly looked as if he had the divine right to rule. *He* thought so, at any rate, an' no sooner had he hit the Senate than he put a time clock at the door, hung a Do It Now card on the wall, an' announced himself as the President's spokesman.

"That was all right, seein' as Cal suffered from ingrown speech, but when Butler tried to dock 'em for bein' late, you could see resistance formin'. The Senate's chance came with the Warren nomination. A bunch of old-timers went to Butler, an' explained quite carefully that Warren was suspected of sheep stealin', barn burnin' an' revokin', besides which they didn't like his face, his taste in ties or the way he combed his hair.

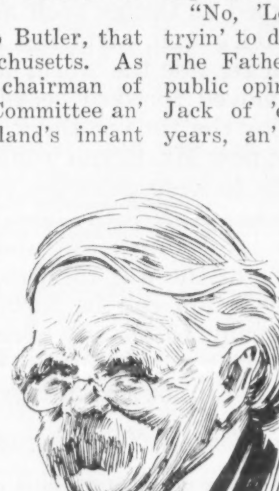
"'What of it?' asked Butler, drawin' out his watch an' givin' a start of surprise as he saw the time. 'Jones,' he says, turnin' to his secretary, 'I see you've given an appointment to a person named Smort or Smoot. Tell him to put it in writin', usin' only one side of the paper. An' take a letter to William P. Boo—Boo—ah, yes, here it is—to William E. Boorah.'

Above Public Opinion

"WELL, what the Senate did to Warren is now a part of prize-ring history, but Butler still failed to get the idea.

"He goes to Cal an' says, 'Send in the name again. The way to deal with insubordination is to crush it the minute it shows its head.' An' Cal did an' the Senate did, an' Butler got the idea an' Warren is doin' as well as could be expected, so all his doctors say.

"No, 'Lonzo, there isn't much use tryin' to do anything with the Senate. The Fathers designed it to be above public opinion, an' it is. Every man Jack of 'em is elected for six long years, an' all of 'em know that the people don't remember from day to day, much less from year to year. However, there's one decent thing about senators: they don't pretend to be what they aren't."



"How do you mean?" asked Mr. Stubbs suspiciously.

"In the House they say, 'The gentleman from Indiana' or 'The gentleman from Missouri,' but in the Senate they simply say, 'The senator from Indiana' or 'The senator from Missouri.'"

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ARE SCIENTISTS "DISHONEST SCOUNDRELS"?

IN a recent speech William Jennings Bryan referred to the scientists of America as "dishonest scoundrels" who are burrowing in the ground and stealing away the faith of our children. But are scientists dishonest scoundrels?

The scientist's business is the pursuit of truth and he follows the trail wherever it may lead. He is not directly concerned about religion or politics or business or anything practical, although the truth he learns ultimately revolutionizes all these things.

A hundred years ago and more a scientist discovered a new mathematical formula. It seemed useless enough at the time and yet that student's hunt for hidden truth made possible the invention of the radio.

Just before the Franco-Prussian war a Frenchman, Louis Pasteur, by peering through a microscope learned something new about bacteria. Millions of people are now alive because of Pasteur's keen vision and understanding mind. His work is at the foundation of modern medicine. Was he a "dishonest scoundrel"? He was as orthodox a Christian as Mr. Bryan proclaims himself.

Mr. Bryan travels in railroad trains, rides in automobiles, reads, when he reads, by electric light, talks over the telephone, and enjoys a thousand other comforts and conveniences made possible by scientific discovery. Were the men whose thought made all these things practicable trying to steal away the faith of our children?

The answer is obvious and the difficulty in which Mr. Bryan and many other good Americans find themselves is no less plain.

The man who won a Presidential nomination by his "Cross of Gold" speech says that "the Fundamentalists are trying to establish the doctrine that the taxpayer has a right to say what shall be taught—the taxpayers and not the scientists."

He appeals to majority rule, a good American principle in politics, but not very useful in affairs of the mind and of the spirit.

A majority vote in the days of Columbus might have forbidden the discovery of America.

A majority vote a century and a quarter ago would have decided that the steamship was an unpractical toy.

Majority opinion laughed at things such as gas, electric lighting, steam railways, the telegraph, airplanes and all of the other startling inventions which remade the world we live in.

The human race has moved forward because here and there a gifted man and woman took the time to think and had the courage to go where truth led. Yet now Mr. Bryan would deny to the coming generation the opportunity to keep alive the very fire of progress.

In Tennessee and in other American states this battle for freedom is being fought. It is as important and as exciting as the fight for the Magna Charta or the war for American independence. For if the teaching of evolution can be forbidden it can also be compelled. We are not ready to let any assembly of lawmakers tell us what to think and what not to think. Freedom of thought, like freedom of conscience, cannot be destroyed.

"Selling Push" and "Consumer Pull"

"WE'VE got to build up more consumer pull and have less selling push," said one of the speakers at the recent World Advertising Convention at Houston, Texas.

What he meant was that the consumer must be informed as to the merits of national brands of standardized retail goods, so that he would ask for them of his own accord.

That is the new method of salesmanship. The old method was to knock the consumer down with a rapid-fire sales argument and unload the surplus stock on him before he came to. It was immortalized in the words—"let the buyer beware."

It was too expensive. The new method utilizes large organizations, small profits and quick turnovers. It saves salesmanship, which is the most expensive element in distribution.

It puts more emphasis on the quality of the goods and less on the personality of the seller—and, after all, you can't eat or wear another man's personality. And it gives the customer credit for having a mind and a will of his own.

But the idea is too valuable to be applied only to goods on storekeepers' shelves. No one who thinks he has anything to offer his fellow men can succeed unless he makes the public want his goods.

The Progressive Party failed because it hadn't enough "consumer pull." The League of Nations—the League of Free Peoples, as Mr. Wilson first thought of it—failed, in America, for the same reason. The great discoveries of modern science are doing only half the good they ought to do because the scientists can't or won't teach the public to make full use of them.

No nation progresses except as its citizens want progress. The best salesmanship is that which makes them not only buy intelligently but think intelligently. Its other name is education. And "consumer pull," in the last analysis, is another name for democracy.

His "Second Wind" as a Husband

HE RAN with a night crowd that was two jumps ahead of him, and the bill collectors were two jumps behind him. He was thought to be ideally married because he was always available for golf and fishing week-ends. So he was missed when he disappeared, worried about until his crowd found him still at work, and then forgotten. Six months later some of the old crowd ran into him at one of their trout haunts. His wife and two children were upstream a hundred yards consulting a bird book. The old crowd demanded an accounting, and here's what they got: "I went back inside my salary and paid or funded every debt I owed. I learned that a brisk walk and good reading make a better evening than any I can buy; I'm getting my second wind as a husband and my first lessons in fatherhood." They left him then, for he alone had a scar to show and a victory to report.

Page the Grandparents!

AN UNUSUAL request appeared in a large daily paper recently addressed to the editor. It read as follows:

WANTED—A GRANDPAP

DEAR EDITOR OF ——: Could you find us a grandpap? We have no grandpaps nor grandmams nor aunts nor uncles, just Mother and Daddy and they keep pretty busy tending us. We haven't many toys either, cause Papa cant ford many, but we got a big big shop that you can play in and a nice big garden and little trees and a brook and a river and a nice room off by itself you can have, and you can go ridin with Daddy, too, he has three cars and we live by a village.

We don't want a hired man. We want someone to just belong to us. My mama and papa said so.

Yours very respectfully,
4 LITTLE BOYS.

Think back to your early days with your grandparents. Has anyone quite filled the place of those serene companions who seemed to know everything and always to have time and patience to help you in your work or play while your parents were busy attending to your other needs and the affairs of an active life?

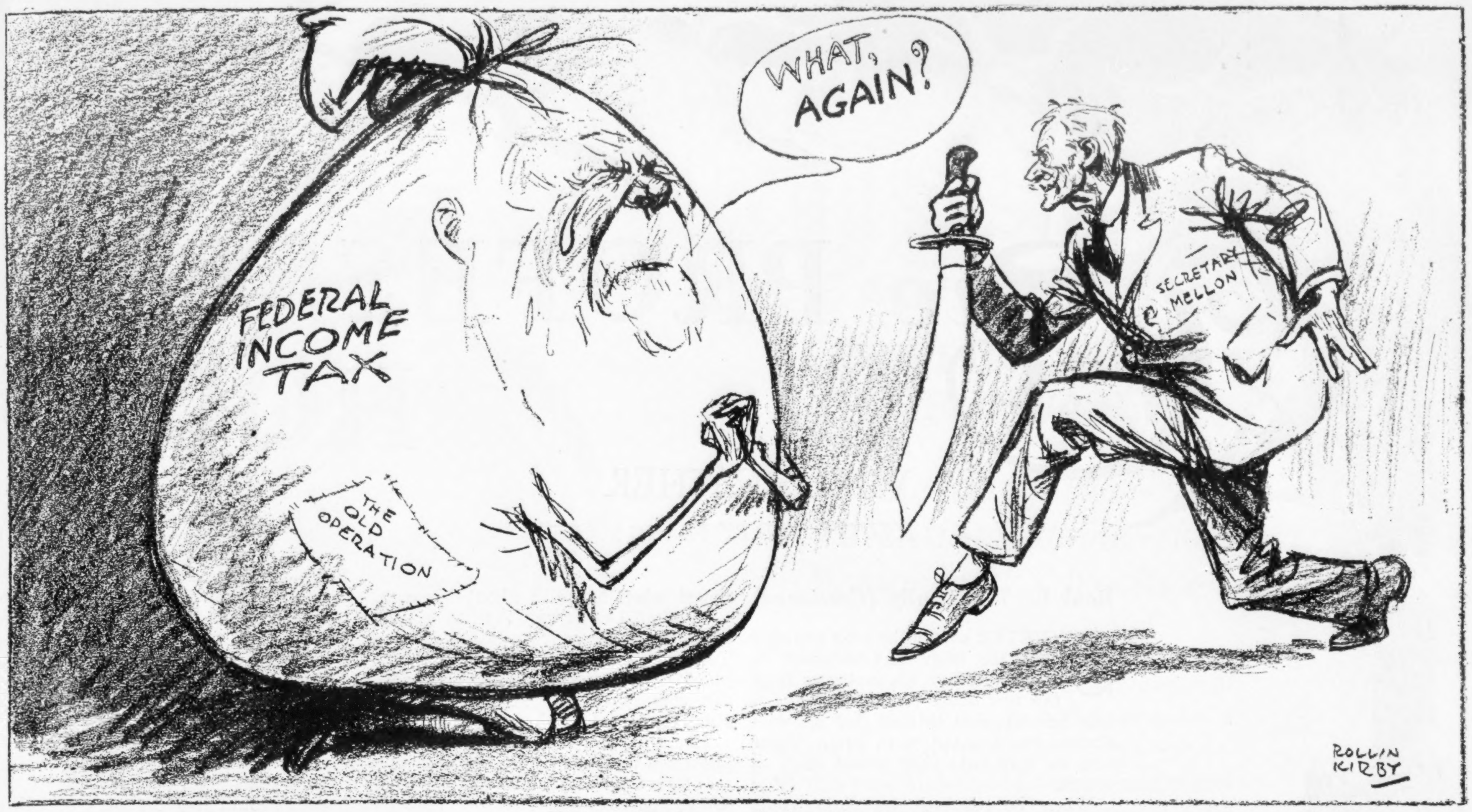
To be sure, the grandparents of to-day have come out of the chimney corner and laid aside the lace cap and gold-headed cane for the auto hat and golf club, but they must not forget that the young folks still need and want them though they may not always express it so fully as these "grandpa-hungry" little boys did.

He's the Same Tom Lee

A FEW weeks ago Tom Lee was just an ordinary old darky boatman on the Mississippi River. To-day he is a hero, and the folks down there have taken up a purse to buy a home for him. He is credited with saving thirty lives in the sinking of the steamer Norman. And yet—

He said: "I kept going and coming until I had saved everybody I saw in the river, then I went to the sand bar and built a fire."

Just doing the job at hand—this is the stuff of which heroes are made. It is a comforting thought that there are millions of people who will "do what they see is best" when the opportunity comes. They'll be no different after they become "heroes;" we'll know them, that's all.



What will the result be this time?

WHAT DO YOU WANT IN THE NEWS?

By Kent Cooper

General Manager of the Associated Press

YOU want the truth. That is the way I would sum up my personal experience and that of the Associated Press during more than thirty years of active journalism.

Editors and journals have come and gone, mechanical inventions have speeded up newspaper production, circulations have multiplied, all kinds of sensational experiments have been tried, but straight, unprejudiced news reports are still the journalist's best-selling commodity. That, I think, speaks well for human nature and promises well for journalism.

As an official of the Associated Press I take pride in the thought that Melville E. Stone, the founder of our organization, discovered this principle and put it into practice at a time when bias and inaccuracy were the leading journalistic sins.

When Mr. Stone assumed the general managership of the old Associated Press, in 1893, I had just begun setting type in a small newspaper office in Indiana. I well remember setting up copy that fairly blazed with fiery reflections upon the act of a political adversary, and it seemed to me that there were a lot of unnecessary vituperative adjectives to be laboriously put into type—unnecessary in that they added nothing to the news.

In the field of national journalism Mr. Stone was confronted with the same kind of biased reporting. But, besides being manager of a news service that had to be acceptable to the owners of hundreds of newspapers with varying political, religious and economic beliefs, he was a man with ideals and ideas.

He adopted a formula of accuracy and impartiality that was morally right as well as practicable. To-day that formula is accepted by all journalists worthy of the name.

This achievement was not without its difficulties. Newspapers of that day appealed to a restricted reading class. Thousands never read newspapers at all except when some cataclysm had taken place. So it occurred to some journalists that they would obtain more readers if they could provide a cataclysm a day to be emblazoned across the front page.

Now, it is difficult to find in all the world a daily cataclysm that will make screaming headlines. Lacking this there were two avenues open to sensational editors. One was to exaggerate a comparatively unimportant event into a cataclysm. The other was to publish pipe dreams of cataclysms. Both were tried—with results on which I need not dwell.

Another menace to accuracy was the growing necessity of haste. Thirty years ago most newspapers had a single edition a day. With the establishment of several daily editions of a single newspaper, and the struggle of each to be first on the street, the danger of errors of statement increased. The greater the speed the greater the chance of inaccuracy. The more the accuracy the less the speed.

But the Associated Press resisted this speeding-up tendency, and so did the great mass of responsible journals, most of which made use of its news services. At the present time bias has almost disappeared, excessive exaggeration is slowly disappearing, and when a choice has to be made accuracy is put before haste.

Accuracy is not, of course, the only criterion of news. Another measuring stick is the *kind* of news selected for publication or for "playing up."

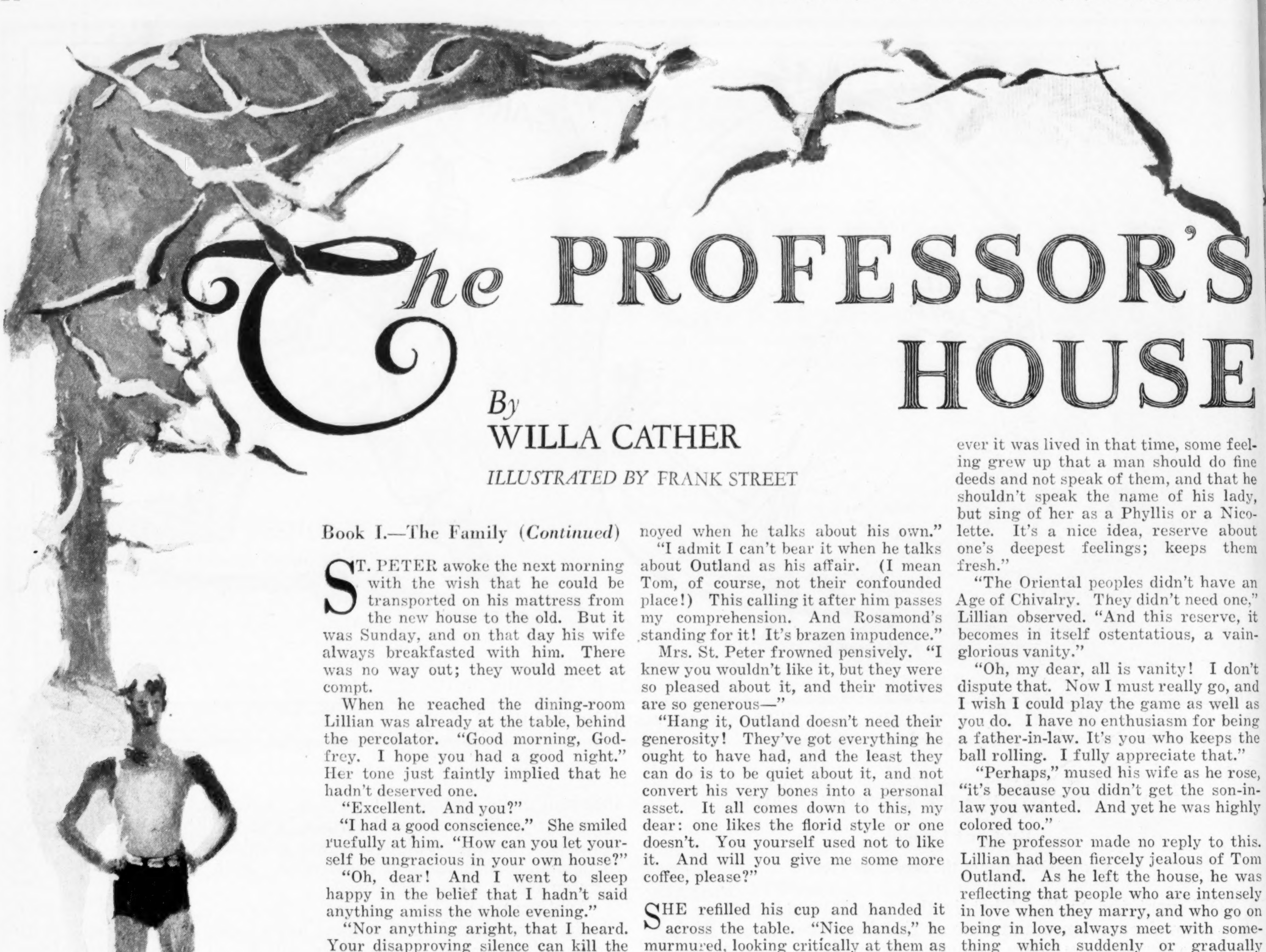
Why, it has recently been asked, do newspapers give so much space to crime? One answer is that they probably do not give as much space, relatively, as they used to. Another is that an actual service may be rendered by the publication of facts about crime.

If it is realized that the publication of news of this kind is the sounding of the alarm to society as to the dangers that beset us, we need not blame readers for reading it or editors for printing it. If a news report is true it is, within the limits of decency which everyone understands, publishable.

I come back to the question of truth in news because it seems to me fundamental. Accurate journalism will never be vicious journalism. In fact, inaccurate journalism is not journalism at all, for it is the truth in the news that makes the news, and which therefore produces a salable article for the publisher.

Facts are stranger than fiction, and consequently more interesting. They seem to be, in the long run, what the public wants.

I do not think the average reader quite realizes how deeply the instinct to get and print the unvarnished truth is instilled into the hearts of present-day newspaper men. If he did I believe he would fully share my confidence in the rock-bottom soundness of American journalism.



His head looked sheathed and intensely alive, like the heads of the warriors on the Parthenon frieze

The PROFESSOR'S HOUSE

By
WILLA CATHER

ILLUSTRATED BY FRANK STREET

Book I.—The Family (*Continued*)

ST. PETER awoke the next morning with the wish that he could be transported on his mattress from the new house to the old. But it was Sunday, and on that day his wife always breakfasted with him. There was no way out; they would meet at compt.

When he reached the dining-room Lillian was already at the table, behind the percolator. "Good morning, Godfrey. I hope you had a good night." Her tone just faintly implied that he hadn't deserved one.

"Excellent. And you?"

"I had a good conscience." She smiled ruefully at him. "How can you let yourself be ungracious in your own house?"

"Oh, dear! And I went to sleep happy in the belief that I hadn't said anything amiss the whole evening."

"Nor anything aright, that I heard. Your disapproving silence can kill the life of any company."

"It didn't seem to, last night. You're entirely wrong about Marsellus. He doesn't notice."

"He's too polite to *take* notice, but he feels it. He's very sensitive, under a well-schooled impersonal manner."

St. Peter laughed. "Nonsense, Lillian! If he were, he couldn't pick up a dinner party and walk off with it, as he almost always does. I don't mind when it's our dinner, but I hate seeing him do it in other people's houses."

"Be fair, Godfrey. You know that if you'd once begun to talk about your work in Spain, Louie would have followed it up with enthusiasm. Nobody is prouder of you than he."

"That's why I kept quiet. Support can be too able—certainly too fluent."

"There you are; the dog in the manger! You won't let him discuss your affairs, and you are plainly annoyed when he talks about his own."

"I admit I can't bear it when he talks about Outland as his affair. (I mean Tom, of course, not their confounded place!) This calling it after him passes my comprehension. And Rosamond's standing for it! It's brazen impudence."

Mrs. St. Peter frowned pensively. "I knew you wouldn't like it, but they were so pleased about it, and their motives are so generous—"

"Hang it, Outland doesn't need their generosity! They've got everything he ought to have had, and the least they can do is to be quiet about it, and not convert his very bones into a personal asset. It all comes down to this, my dear: one likes the florid style or one doesn't. You yourself used not to like it. And will you give me some more coffee, please?"

SHE refilled his cup and handed it across the table. "Nice hands," he murmured, looking critically at them as he took it; "always such nice hands."

"Thank you. I dislike floridity when it is beaten up to cover the lack of something, to take the place of something. I never disliked it when it came from exuberance. Then it isn't floridness; it's merely strong color."

"Very well; some people don't care for strong color. It fatigues them." He folded his napkin. "Now I must be off to my desk."

"Not quite yet. You never have time to talk to me. Just when did it begin, Godfrey, in the history of manners—that convention that if a man were pleased with his wife or his house or his success he shouldn't say so, frankly?" Mrs. St. Peter spoke thoughtfully, as if she had considered this matter before.

"Oh, it goes back a long way. I rather think it began in the Age of Chivalry—King Arthur's knights. Whoever it was lived in that time, some feeling grew up that a man should do fine deeds and not speak of them, and that he shouldn't speak the name of his lady, but sing of her as a Phyllis or a Nicolette. It's a nice idea, reserve about one's deepest feelings; keeps them fresh."

"The Oriental peoples didn't have an Age of Chivalry. They didn't need one," Lillian observed. "And this reserve, it becomes in itself ostentatious, a vainglorious vanity."

"Oh, my dear, all is vanity! I don't dispute that. Now I must really go, and I wish I could play the game as well as you do. I have no enthusiasm for being a father-in-law. It's you who keeps the ball rolling. I fully appreciate that."

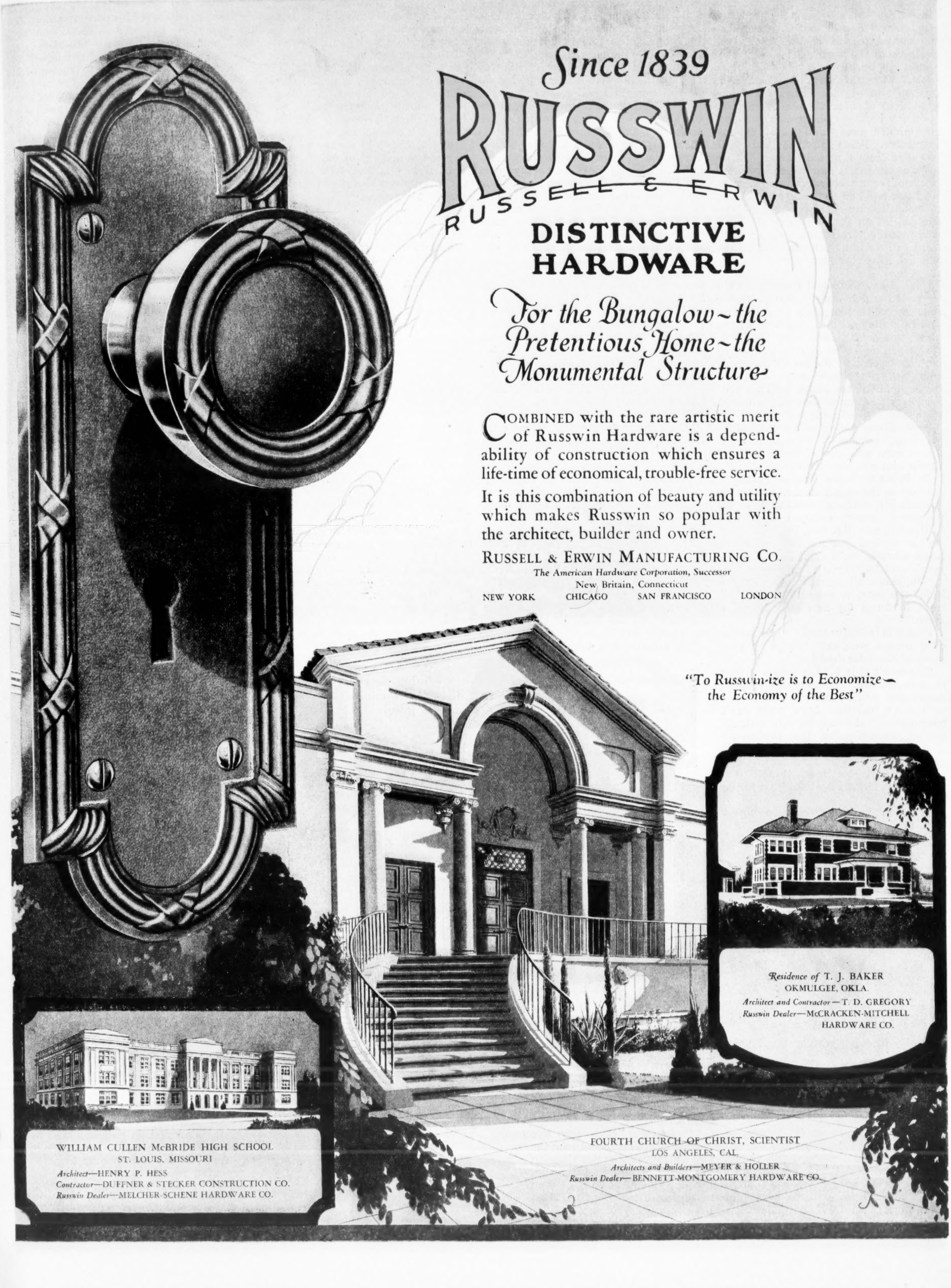
"Perhaps," mused his wife as he rose, "it's because you didn't get the son-in-law you wanted. And yet he was highly colored too."

The professor made no reply to this. Lillian had been fiercely jealous of Tom Outland. As he left the house, he was reflecting that people who are intensely in love when they marry, and who go on being in love, always meet with something which suddenly or gradually makes a difference. Sometimes it is the children, or the grubbiness of being poor; sometimes a second infatuation. In their own case it had been, curiously enough, his pupil, Tom Outland.

St. Peter had met his wife in Paris when he was but twenty-four and studying for his doctorate. She too was studying there. French people thought her an English girl because of her gold hair and fair complexion. With her really radiant charm, she had a very interesting mind—but it was quite wrong to call it mind: the connotation was false. What she had was a richly endowed nature that responded strongly to life and art, and very vehement likes and dislikes which were often quite out of all proportion to the trivial object or person that aroused them. Before his marriage, and for years afterward, Lillian's prejudices, her divinations about people and art (always instinctive and unexplained, but nearly always right) were the most interesting things in St. Peter's life.

When he accepted almost the first position offered him, in order to marry at once, and came to take the chair of European history at Hamilton, he was

(*Continued on page 26*)



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thrown upon his wife for mental companionship. Most of his colleagues were much older than he, but they were not his equals either in scholarship or in experience of the world. The only other man on the faculty who was carrying on important research work was Crane, the professor of physics. St. Peter saw a good deal of him, though outside his specialty he was uninteresting—a narrow-minded man, and painfully unattractive. Years ago Crane had begun to suffer from a malady which in time proved incurable, and which now sent him up for an operation periodically. St. Peter had had no friend in Hamilton of whom Lillian could possibly be jealous until Tom Outland came along, so well fitted by nature and early environment to help him with his work on the Spanish Adventurers.

WHEN he had almost reached his old house and his study, the professor remembered that he really must have an understanding with his landlord or the place would be rented over his head. He turned and went down into another part of the city, by the car shops, where only workmen lived, and found his landlord's little toy house, set on a hillside, over a basement faced up with red brick and covered with hop vines. Old Appelhoff was sitting on a bench before his door, making a broom. Raising broom corn was one of his economies. Beside him was his dachshund, Minna.

St. Peter explained that he wanted to stay on in the empty house, and would pay the full rent each month. Such an irregular project annoyed Appelhoff. "I like fine to oblige you, Professor, but dey is several parties looking at de house already, an' I don't like to lose a year's rent for maybe a few months."

"Oh, that's all right, Fred. I'll take it for the year, to simplify matters. I want to finish my new book before I move."

Fred still looked uneasy. "I better see de insurance man, eh? It says for purposes of domestic dwelling."

"He won't object. Let's have a look at your garden. What a fine crop of apples and seckel pears you have."

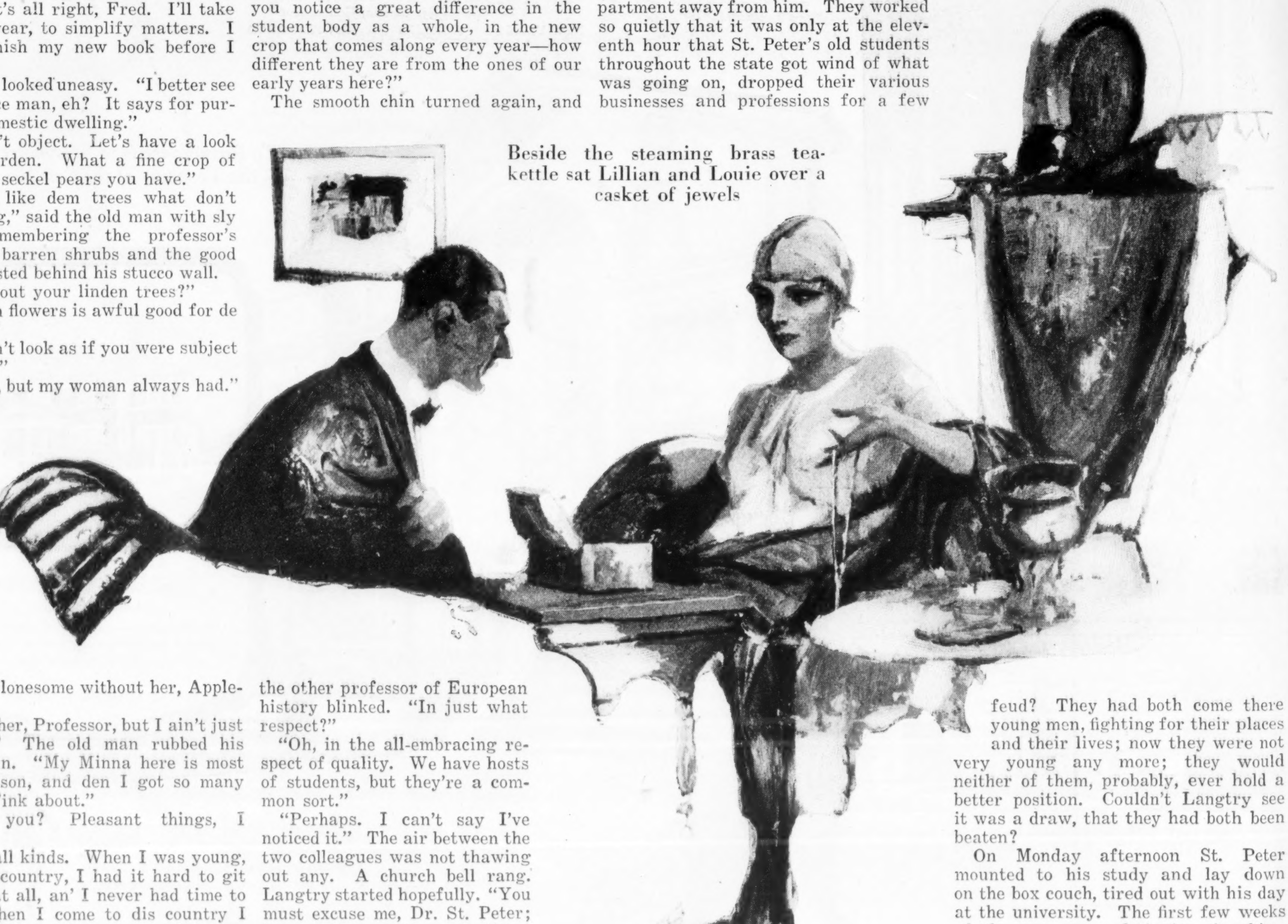
"I don't like dem trees what don't bear not'ing," said the old man with sly humor, remembering the professor's glistening, barren shrubs and the good ground wasted behind his stucco wall.

"How about your linden trees?"

"Oh, dem flowers is awful good for de headache!"

"You don't look as if you were subject to it, Fred."

"Not me, but my woman always had."



Beside the steaming brass teakettle sat Lillian and Louie over a casket of jewels

"Pretty lonesome without her, Applehoff?"

"I miss her, Professor, but I ain't just lonesome." The old man rubbed his bristly chin. "My Minna here is most like a person, and den I got so many t'ings to t'ink about."

"Have you? Pleasant things, I hope?"

"Well, all kinds. When I was young, in de old country, I had it hard to git my wife at all, an' I never had time to t'ink. When I come to dis country I had to work so turrible hard on dat farm to make crops an' pay debts dat I was like a horse. Now I have it easy, an' I take time to t'ink about all dem t'ings."

St. Peter laughed. "We all come to it, Appelhoff. That's one thing I'm renting your house for, to have room to think. Good morning."

Crossing the public park, on his way back to the old house, he espied his old professional rival and enemy, Professor Horace Langtry, taking a Sunday morning stroll—very well got up in English clothes he had brought back from his customary summer in London, with a bowler hat of unusual block and a horn-handled walking stick. In twenty years the two men had scarcely had speech with each other beyond a stiff "Good morning." When Langtry first came to the university he looked hardly more than a boy, with curly brown hair and such a fresh complexion that the students called him Lily Langtry. His round pink cheeks and round eyes and round chin made him look rather like a baby grown big. All these years had made little difference, except that his curls were now quite gray, his rosy cheeks even rosier, and his mouth dropped a little at the corners, so that he looked like a baby suddenly grown old and rather cross about it.

Seeing St. Peter, the younger man turned abruptly into a side alley, but the professor overtook him.

"Good morning, Langtry. These elms are becoming real trees at last. They've changed a good deal since we first came here."

Dr. Langtry moved his rosy chin sidewise over his high double collar. "Good morning, Dr. St. Peter. I really don't remember much about the trees. They seem to be doing well now."

St. Peter stepped abreast of him. "There have been many changes, Langtry, and not all of them are good. Don't you notice a great difference in the student body as a whole, in the new crop that comes along every year—how different they are from the ones of our early years here?"

The smooth chin turned again, and the other professor of European history blinked. "In just what respect?"

"Oh, in the all-embracing respect of quality. We have hosts of students, but they're a common sort."

"Perhaps. I can't say I've noticed it." The air between the two colleagues was not thawing out any. A church bell rang. Langtry started hopefully. "You must excuse me, Dr. St. Peter; I am on my way to service."

The professor gave it up with a shrug. "All right, all right, Langtry, as you will. *Quelle folie!*"

Langtry half turned back, hesitating on the ball of his suddenly speeding foot, and said with faultless politeness, "I beg your pardon."

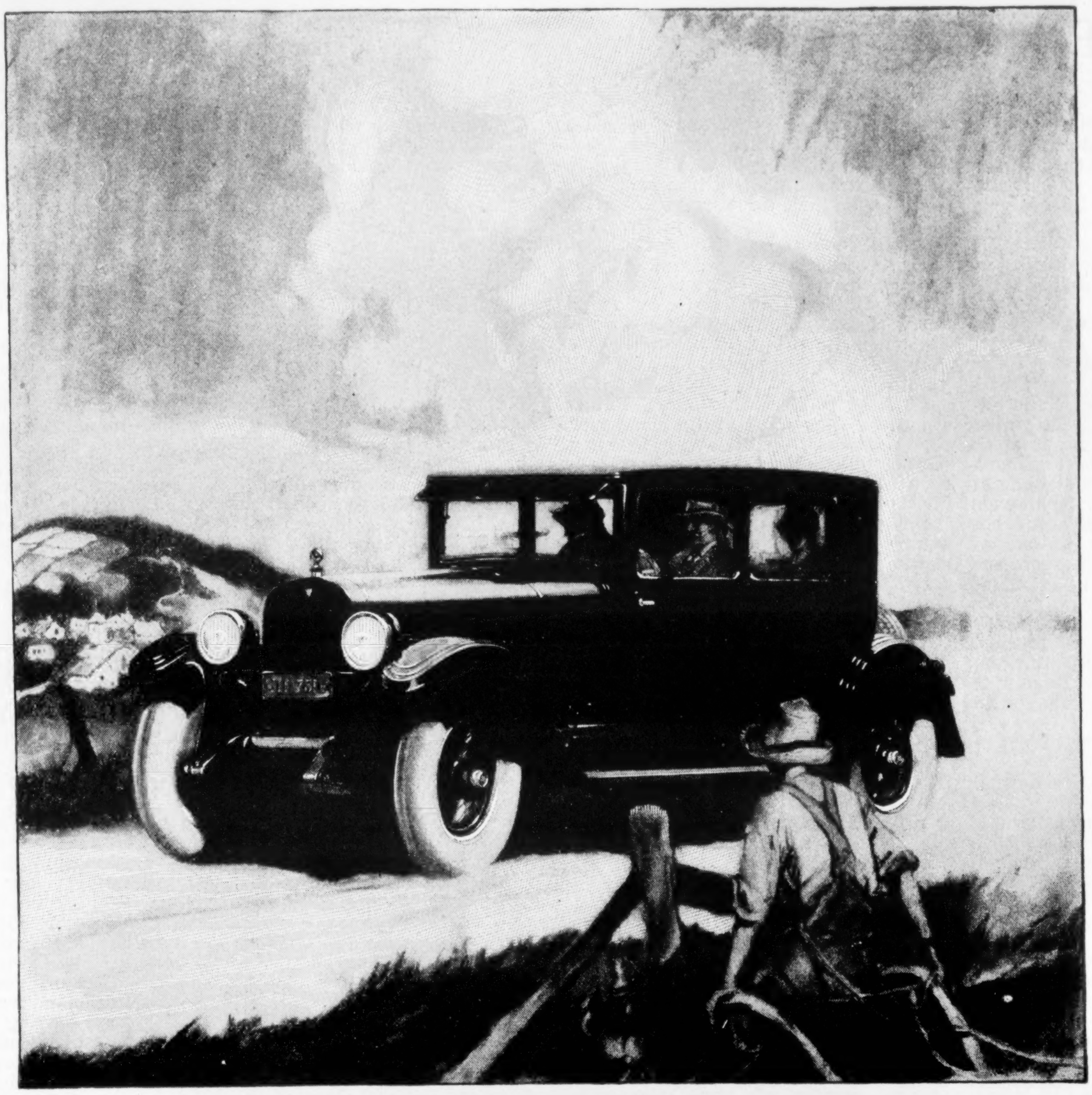
St. Peter waved his hand with a gesture of negation, and detained the churchgoer no longer. He sauntered along slackly through the hot September sunshine, wondering why Langtry didn't see the absurdity of their long grudge. They had always been directly opposed in matters of university policy, until it had almost become a part of their professional duties to outwit and cramp each other.

WHEN young Langtry first came there, his specialty was supposed to be American history. His uncle was president of the board of regents and very influential in state politics; the institution had to look to him, indeed, to get its financial appropriations passed by the legislature. Langtry was a Tory in his point of view, and was considered very English in his tone and manner. His lectures were dull, and the students didn't like him. Every inducement was offered to make his courses popular. Liberal credits were given for collateral reading. A student could read almost anything that had ever been written in the United States and get credit for it in American history. He could charge up the time spent in perusing "The Scarlet Letter" to Colonial history, and "Tom Sawyer" to the Missouri Compromise, it was said. St. Peter openly criticized these lax methods, both to the faculty and the board of regents. Naturally, "Madame Langtry" paid him out. During the professor's second sabbatical year in Spain, Horace and his uncle together very nearly got his department away from him. They worked so quietly that it was only at the eleventh hour that St. Peter's old students throughout the state got wind of what was going on, dropped their various businesses and professions for a few days, and came up to the capital in dozens and saved his place for him. The opposition had been so formidable that when it came time for his third year away the professor had not dared ask for it, but had taken an extension of his summer vacation instead. The fact that he was carrying on another line of work than his lectures, and was publishing books that weren't strictly textbooks, had been used against him by Langtry's uncle.

As Langtry felt that the unpopularity of his course was due to his subject, a new chair was created for him. There couldn't be two heads in European history, so the board of regents made for him a chair of Renaissance history, or, as St. Peter said, a Renaissance chair of history. Of late years, for reasons that had not much to do with history, Langtry had prospered better. To the new generations of country and village boys now pouring into the university in such large numbers, Langtry had become, in a curious way, an instructor in manners, what is called an "influence." To the football-playing farmer boy who had a good allowance, but didn't know how to dress or what to say, Langtry looked like a short cut. He had several times taken parties of undergraduates to London for the summer, and they had come back wonderfully brushed up. He introduced a very popular fraternity into the university, and its members looked after his interests, as did its affiliated sorority. His standing on the faculty was now quite as good as St. Peter's own, and the professor wondered what Langtry had to be sore about.

What was the use of keeping up the feud? They had both come there young men, fighting for their places and their lives; now they were not very young any more; they would neither of them, probably, ever hold a better position. Couldn't Langtry see it was a draw, that they had both been beaten?

On Monday afternoon St. Peter mounted to his study and lay down on the box couch, tired out with his day at the university. The first few weeks of the year were fatiguing for him; there were so many exhausting things besides his (*Continued on page 28*)



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The Professor's House

Continued from page 26

lectures and all the new students: long faculty meetings in which almost no one was ever frank, and always the old fight to keep up the standard of scholarship, to prevent the younger professors, who had a sharp eye to their own interests, from farming the whole institution out to athletics and to the agricultural and commercial schools favored and fostered by the state legislature.

The September heat, too, was hard on him. He wanted to be out at the Lake every day—it was never so fine as in late September. He was lying with closed eyes, resting his mind on the picture of intense autumn-blue water, when he heard a tap at the door and his daughter Rosamond entered, very handsome in a silk suit of a vivid shade of lilac, admirably suited to her complexion and showing that in the color of her cheeks there was actually a tone of warm lavender. In that low room she seemed very tall indeed, a little out of drawing, as, to her father's eye, she so often did. Usually, however, people were aware only of her rich complexion, her curving, unresisting mouth, and mysterious eyes. Tom Outland had seen nothing else, and he was a young man who saw a great deal.

"Am I interrupting something important, Papa?"

"No, not at all, my dear. Sit down."

ON HIS writing table she caught a glimpse of pages in a handwriting not his—a script she knew very well.

"Not much choice of chairs, is there?" she smiled. "Papa, I don't like to have you working in a place like this. It's not fitting."

"Much easier than to break in a new room, Rosie. A workroom should be like an old shoe; no matter how shabby, it's better than a new one."

"That's really what I came to see you about." Rosamond traced the edge of a hole in the matting with the end of her lilac sunshade. "Won't you let me build you a little study in the back yard of the new house? I have such good ideas for it, and you would have no bother about it at all."

"Oh, thank you, Rosamond. It's most awfully nice of you to think of it. But keep it just an idea—it's better so. Lots of things are. For the present I'll plod on here. It's absurd, but it suits me. Habit is such a big part of work."

"With Augusta's old things lying about, and those dusty old forms? Why didn't she get those out of your way?"

"Oh, they have a right here, by long tenure. It's their room too. I don't want to come upon them lying in some dump heap on the road to the Lake. They remind me of the times when you were little girls and your first party frocks used to hang on them at night, when I worked."

Rosamond smiled, unconvinced. "Papa, don't joke with me. I've come to talk about something serious, and it's very difficult. You know I'm a little afraid of you." She dropped her shadowy, bewitching eyes.

"Afraid of me? Never!"

"Oh, yes, I am when you're sarcastic. You musn't be to-day, please. Louie and I have often talked this over. We feel strongly about it. He's often been on the point of blurting out with it, but I've curbed him. You don't always approve of Louie and me. Of course it was only Louie's energy and technical knowledge that ever made Tom's discovery succeed commercially, but we don't feel that we ought to have all the returns from it. We think you ought to let us settle an income on you, so that you could give up your university work and devote all your time to writing and research. That is what Tom would have wanted."

St. Peter rose quickly, with the light, supple spring he had when he was very nervous, crossed to the window, wide on its hook, and half closed it. "My dear daughter," he said decisively, when he had turned round to her, "I couldn't possibly take any of Outland's money."

"But why not? You were the best friend he had in the world; he owed more to you than to anyone else, and he hated having you hampered by teaching. He admired your mind, and nothing would have pleased him more than helping you to do the work you do better than anyone else. If he were alive, that would be one of the first things he would use this money for."

"But he is not alive, and there was no word about me in his will, and so there is nothing to build your pretty theory upon. It's wonderfully nice of you and Louie, and I'm very pleased, you know."

"But he was so impractical, Father. He never thought it would mean more than a liberal dress allowance for me, if he thought at all. I don't know what he thought, for he never spoke to me about his will."

St. Peter smiled quizzically. "I'm not so sure about his impracticalness. When he was working on his discovery, he once remarked to me that there might be a fortune in it. To be sure, he didn't wait to find out whether there was a fortune, but that had to do with quite another side of him. Yes, I think he knew his idea would make money, and he wanted you to have it, with him or without him."

The young woman's face grew troubled. "Even if I married?"

"He wanted you to have whatever would make you happy."

She sighed luxuriously. "Louie has done that. The only thing that troubles me is, I feel you ought to have some of this money; that he would wish it. He was so full of gratitude—felt that he owed you so much."

Her father again rose, with that guarded, nervous movement. "Once and for all, Rosamond, understand that he owed me no more than I owe him. Nothing hurts me so much as to have any member of my family talk as if we had done something fine for that young man: brought him out, produced him. In a lifetime of teaching I've encountered just one remarkable mind—but for that, I'd consider my good years largely wasted. And there can be no question of money between me and Tom Outland. I can't explain just how I feel about it, but it would somehow damage my recollections of him, would make that episode in my life commonplace, like everything else. And that would be a great loss to me. I'm purely selfish in refusing your offer; my friendship with Outland is the one thing I will not have translated into the vulgar tongue."

His daughter looked perplexed and a little resentful. "Sometimes," she murmured, "I think you feel I oughtn't to have taken it either."

"You had no choice. For you it was settled by his own hand. Your bond with him was social, and it follows the laws of society, and they are based on property. Mine wasn't, and there was no material clause in it. He empowered you to carry out all his wishes, and I realize that you have responsibilities—but none toward me. There is Rodney Blake, of course, if he should ever turn up. You keep up some search for him?"

"Louie attends to it. He has investigated and rejected several impostors."

"Then, of course, there are other friends of Tom's. The Cranes, for instance?"

Rosamond's face grew hard. "I won't bother you about the Cranes, Papa. We will attend to them. Mrs. Crane is a common creature, and she is advised by that dreadful shyster brother of hers, Homer Bright. You know what he is."

"I do. He was about the greatest bluffer I ever had in my classes."

Rosamond had risen to go. "I want you to be awfully happy, Daughter," St. Peter went on—"and Tom did. It's only young people like you and Louie who can get any fun out of money. And there is enough to cover the fine, the almost imaginary obligations. You won't be sorry if you are generous with people like the Cranes."

"Thank you, Papa. I won't forget." Rosamond went down the narrow stairway, leaving behind her a faint, fresh odor of lavender and orris root, and her father lay down again on the box couch. "A hint about the Cranes will be enough," he was thinking.

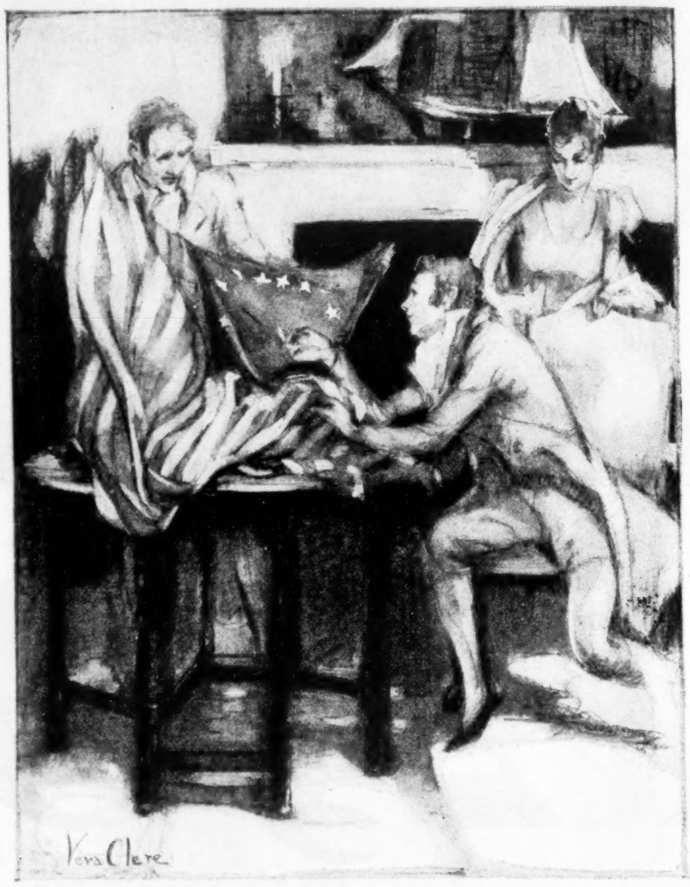
HE DIDN'T in the least understand his older daughter. Not that he pretended to understand Kathleen either, but he usually knew how she would feel about things, and she had always seemed to need his protection more than Rosamond. When she was a student at the university he used sometimes to see her crossing the campus alone, her head and shoulders lowered against the wind, her muff beside her face, her narrow skirt clinging close. There was something too plucky, too "I can go it alone," about her quick step and quick, jaunty little head. He didn't like it; it gave him a sudden pang. He would always call to her and catch up with her and make her take his arm and be docile.

She had been much quicker at her lessons than Rosie, and very clever at water-color portrait sketches. She had done several really good likenesses of her father—one, at least, was the man himself. With her mother she had no luck. She tried again and again, but the face was always hard, the upper lip longer than it seemed in life, the nose long and severe, and she made something cold and plaster-like of Lillian's beautiful complexion. "No, I don't see Mamma like that," she used to say, throwing out her chin. "Of course I don't. It just *comes* like that." She had done many heads of her sister, all very sentimental and curiously false, though Louie Marsellus protested he liked them. Her drawing teacher at the university had urged Kathleen to go to Chicago and study in life classes at the Art Institute, but she said resolutely, "No, I can't really do anybody but Papa, and I can't make a living painting him."

"The only unusual thing about Kitty," her father used to tell his friends, "is that she doesn't think herself a bit unusual. Nowadays the girls in my classes who have a spark of aptitude for anything seem to think themselves remarkable."

Though willfulness was implied in the line of her figure, in the way she sometimes threw out her chin, Kathleen had

(*Continued on page 30*)



Our Flag Had a Father Too

By CHARLES N. LURIE

BETSY ROSS was the "mother" of the American flag—the birthday of which we celebrate on June 14—but the "father" of the flag is not so well known.

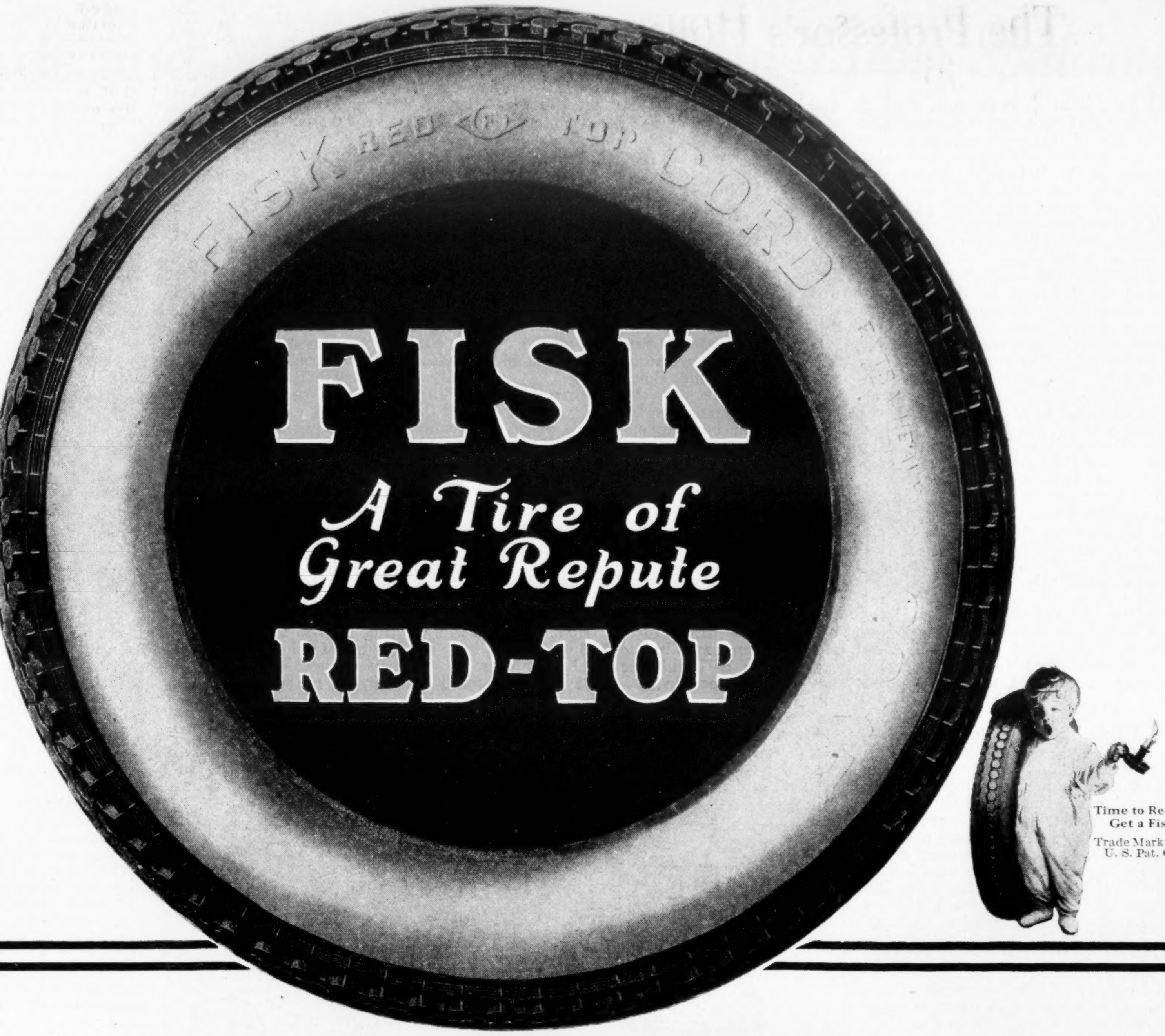
Two other men have been nominated for the honor: Congressman Peter H. Wendover and Captain Samuel C. Reid. Until their time the flag was not designed as we know it now. Formerly there was added not only a new star for each new state, but also a new stripe. When, in 1818, the number reached twenty, it was found that there were too many stripes. Either the flag had to be enlarged to an unwieldy size or each stripe had to be made narrower, in which case the stripes would be indistinguishable at a short distance.

Accordingly, an act was passed by Congress providing for the restriction of the stripes to thirteen, and the addition of a new star for each new state. Wendover, a New York City representative, introduced the bill; but he did not design the flag. He got the suggestion from Capt. Samuel C. Reid.

Reid was living in Washington in 1818, after winning distinction in the War of 1812. Admiral Preble's history of the flag says: "Captain Reid recommended reducing the stripes to thirteen, to represent the original states, and the stars to be increased to the number of all the states, formed into one great star. . . . He also proposed there should be the addition of a star for each new state admitted."

An odd number of stars does not lend itself to symmetrical arrangement. So the "one great star" idea was dropped.

The first flag of the new design was made by Mrs. Reid, and was hoisted over the House of Representatives on April 13, 1818. In 1859 Captain Reid received the thanks of Congress for designing it. He died in 1861, holding the rank of master in the navy.



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Okla. "I have this day taken off my car one Red-Top tire I have run 3 years, 1 month, 6 days. I have a country practice."

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Wisc. "Red-Tops are giving better mileage and better satisfaction than any other tires sold in this territory."

Colo. "I have known the Red-Top to outlast two and in one or two instances three of other makes of tires."

N. Y. "Our Sales on Fisk Red-Top tires have increased 450%. They have a tremendous repeat value."

Ohio. "We find their popularity constantly gaining and as you look around the city it looks as though they lead all others."

Wash. "Our sales records tell us one Red-Top sells another."

The Fisk big mileage records are never advertised but it is doubtful if any tire can show as many under adverse conditions as the Red-Top.

The Fisk Red-Top is made in the following sizes

30 x 3 30 x 3½ 32 x 4½ 30 x 5 33 x 5

The Professor's House

Continued from page 28

never been deaf to reasoning, deaf to her father, but once, and that was when, shortly after Rosamond's engagement to Tom, she announced that she was going to marry Scott McGregor. Scott was young, was just getting a start as a journalist, and his salary was not large enough for two people to live upon. That fact, the St. Peters thought, would act as a brake upon the impetuous young couple. But soon after they were engaged Scott began to do his daily prose poem for a newspaper syndicate. It was a success from the start and increased his earnings enough to enable him to marry. The professor had expected a better match for Kitty. He was no snob, and he liked Scott and trusted him, but he knew that Scott had a usual sort of mind, and Kitty had flashes of something quite different. Her father thought a more interesting man would make her happier. There was no holding her back, however, and the curious part of it was that, after the very first, her mother supported her. St. Peter had a vague suspicion that this was somehow on Rosamond's account more than on Kathleen's; Lillian always worked things out for Rosamond. Yet at the time he couldn't see how Kathleen's marriage would benefit Rosie.

"Rosie is like your second self," he once declared to his wife, "but you never pampered yourself at her age as you do her."

IT WAS an intense September noon—warm, windy, golden, with the smell of ripe grapes and drying vines in the air and the Lake rolling blue on the horizon. Scott McGregor, going into the west corner of the university campus, caught sight of Mrs. St. Peter, ahead of him, walking in the same direction. He ran and caught up with her.

"Hello, Lillian. Going in to see the professor? So am I. I want him to go swimming with me—I'm cutting work. Shall we drop in and hear the end of his lecture or sit down here on a bench in the sun?"

"We can go quietly to the door and listen. If it's not interesting, we can come back and sit down for a chat."

"Good! I came early to overhear a bit. This is the hour he's with his seniors, isn't it?"

They entered and went along the hall until they came to No. 17. The door was ajar, and at the moment one of the students was speaking. When he finished, they heard the professor reply:

"No, Miller, I don't myself think much of science as a phase of human development. It has given us a lot of ingenious toys; they take our attention away from the real problems, of course, and since the problems are insoluble, I suppose we ought to be grateful for distraction. But the fact is, the human mind, the individual mind, has always been made more interesting by dwelling on the old riddles, even if it makes nothing of them. Science hasn't given us any new amazements, except of the superficial kind we get from witnessing dexterity and sleight-of-hand. It hasn't given us any richer pleasures, as the Renaissance did, nor any new sins—not one! Indeed, it takes our old ones away. It's the laboratory, not the Lamb of God, that taketh away the sins of the world. You'll agree there is not much thrill about a physiological sin. We were better off when even the prosaic matter of taking nourishment could have the magnificence of a sin.

"I don't think you help people by making their conduct of no importance—you impoverish them. As long as every man and woman who crowded into the cathedrals on Easter Sunday was a principal in the gorgeous drama with God, with the glitter of angels on one side and the shadows of evil coming and going on the other, life was a rich thing. The king and the beggar had the same chance at miracles and great temptations and revelations. And that's what makes men happy, believing in the mystery and importance of their own little individual lives. It makes us happy to surround our creature needs and bodily instincts with as much pomp and circumstance as possible. Art and religion (they are the same thing, in the end, of course) have given man the only happiness he has ever had.

"But I think the hour is up. You might tell me next week, Miller, what you think science has done for us, besides making us very comfortable."

As the young men came out of the room, Mrs. St. Peter and McGregor went in.

"I came over to get you to go to the electrician's with me, Godfrey, but I won't make you. Scott wants you to run out to the Lake, and it's such a fine day you really should go."

"Car's outside. We'll just drop Lillian at the house, Doctor; and you can pick up your bathing suit. We heard part of your lecture, by the way. How you get by the Methodists is still a mystery to me."

"I wish he would get into trouble, Scott," said Lillian as they left the building. "I wish he wouldn't talk to those fat-faced boys as if they were intelligent beings."

It took Scott only twenty minutes to get out to the Lake. He drew up at the bit of beach St. Peter had bought for himself years before, a little triangle of sand running out into the water, with a bathhouse and seven shaggy pine trees on it. Scott had to fuss with the car, and the Professor was undressed and in the water before him.

When McGregor was ready to go in, his father-in-law was some distance out, swimming with an over-arm stroke, his head and shoulders well out of the water. He wore on his head a rubber visor of a kind he always brought home from France in great numbers. This one was vermilion, and was like a continuation of his flesh—his arms and back were burned a strong terracotta from a summer at the Lake. His head and powerful reaching arms made a strong red pattern against the purple blue of the water. The visor was picturesque—his head looked sheathed and small and intensely alive, like the heads of the warriors on the Parthenon frieze in their tight, archaic helmets.

HUM *and Grow* RICH

"I know men who in fifteen minutes can turn out songs that will earn $50,000," writes Lawton Mackall. Then he tells how absurdly simple it is. Oh, yes! All you have to do is hum—after you've found someone who will listen.

in next week's

COLLIER'S

By five o'clock St. Peter and McGregor were dressed and lying on the sand, their overcoats wrapped about them, smoking. Suddenly Scott began to chuckle.

"Oh, Professor, you know your English friend, Sir Edgar Spilling? The day after I met him at your house he came up to my office at the Herald to get some facts you'd been too modest to give him. When he was leaving he stood and looked at one of these motto cards I have over my desk, DON'T KNOCK, and said, 'May I ask why you don't have that notice on the outside of your door? I didn't observe any other way of getting in.' They never get wise, do they? He really went out to see Marsellus' place—seemed interested. Doctor, are you going to let them call that place after Tom?"

"My dear boy, how can I prevent it?"

"Well, you surely don't like the idea, do you?"

The professor lit another cigarette and was a long while about it. When he had got it going, he turned on his elbow and looked at McGregor. "Scott, you must see that I can't make suggestions to Louie. He's perfectly consistent. He's a great deal more generous and public-spirited than I am, and my preferences would be enigmatical to him. I can't, either, very gracefully express myself to you about his affairs."

"I get you. Sorry he riles me so. I always say it shan't occur the next time, but it does." Scott took out his pipe and lay silent for a time, looking at the gold glow burning on the water and on the wings of the gulls as they flew by. His expression was wistful, rather mournful. He was a good-looking fellow, with sunburnt blond hair, splendid teeth, attractive eyes that usually frowned a little unless he was laughing outright, a small, prettily cut mouth, restless at the corners. There was something moody and discontented about his face. The professor had a great deal of sympathy for him; Scott was too good for his work. He had been delighted when his daily poem and his "uplift" editorials first proved successful, because that enabled him to marry. Now he could sell as many good-cheer articles as he had time to write, on any subject, and he loathed doing them. Scott had early picked himself out to do something very fine, and he felt that he was wasting his life and his talents. The new group of poets made him angry. When a new novel was discussed seriously by his friends, he was perfectly miserable. St. Peter knew that the poor boy had seasons of desperate unhappiness. His disappointed vanity ate away at his vitals like the Spartan boy's wolf, and only the deep lines in his young forehead and the twitching at the corners of his mouth showed what he suffered.

Not long ago, when the students were giving a historical pageant to commemorate the deeds of an early French explorer among the Great Lakes, they had asked St. Peter to do a picture for them, and he had arranged one which amused him very much, though it had nothing to do with the subject. He posed his two sons-in-law in a tapestry-hung tent, for a conference between Richard Plantagenet and Saladin, before the walls of Jerusalem. Marsellus, in a green dressing gown and turban, was seated at a table with a chart, his hands extended in reasonable, patient argument. The Plantagenet was standing, his plumed helmet in his hand, his square yellow head haughtily erect, his unthoughtful brows fiercely frowning, his lips curled, and his fresh face full of arrogance. The tableau had received no special notice, and Mrs. St. Peter had said dryly that she was afraid nobody saw his little joke. But the professor liked his picture, and he thought it quite fair to both the young men.

THE professor happened to come home earlier than usual one warm October afternoon. He left the walk and cut across the turf, intending to enter by the open French window, but he paused a moment outside to admire the scene within. The drawing-room was full of autumn flowers, dahlias and wild asters and goldenrod. The sunlight lay in bright puddles on the thick blue carpet, made hazy aureoles about the stuffed blue chairs. There was, in the room, as he looked through the window, a rich, intense effect of autumn, something that presented October much more sharply and sweetly to him than the colored maples and the aster-bordered paths by which he had come home. It struck him that the seasons sometimes gain by being brought into the house, just as they gain by being brought into painting and into poetry. The hand, fastidious and bold, which selected and placed—it was that which made the difference. In nature there is no selection.

IN a corner, beside the steaming brass teakettle, sat Lillian and Louie, a little lacquer table between them, bending, it seemed, over a casket of jewels. Lillian held up lovingly in her fingers a green-gold necklace, evidently an old one, without stones. "Of course, emeralds would be beautiful, Louie, but they seem a little out of scale—to belong to a different scheme of life than any you and Rosamond can live here. You aren't, after all, outrageously rich. When would she wear them?"

"At home, Dearest, with me, at our own dinner table at Outland! I like the idea of their being out of scale. I've never given her any jewels. I've waited all this time to give her these. To me her name spells emeralds."

Mrs. St. Peter smiled, easily persuaded. "You'll never be able to keep them. You'll show them to her."

"Oh, no, I won't! They are to stay at the jeweler's, in Chicago, until we all go down for the birthday party. That's another secret we have to keep. We have such lots of them!" He bent over her hand and kissed it with warmth.

St. Peter swung in over the window rail. "That is always the cue for the husband to enter, isn't it? What's this about Chicago, Louie?"

He sat down, and Marsellus brought him some tea, lingering beside his chair. "It must be a secret from Rosie, but, you see, it happens that the date of your lecture engagement at the University of Chicago is coincident with her birthday, so I have planned that we shall all go down together. And, among other diversions, we shall attend your lectures."

The professor's eyebrows rose. "Busman's holiday for the ladies, I should say."

"But not for me. Remember, I wasn't in your classes, like Scott and Outland. I'd give a good deal if I'd had the chance," Louie said somewhat plaintively. "So you must make it up to me."

"Come if you wish. Lectures seem to me a rather grim treat, Louie."

"Not to me. With a wink of encouragement I'll go on to Boston with you next winter, when you give the Lowell lectures."

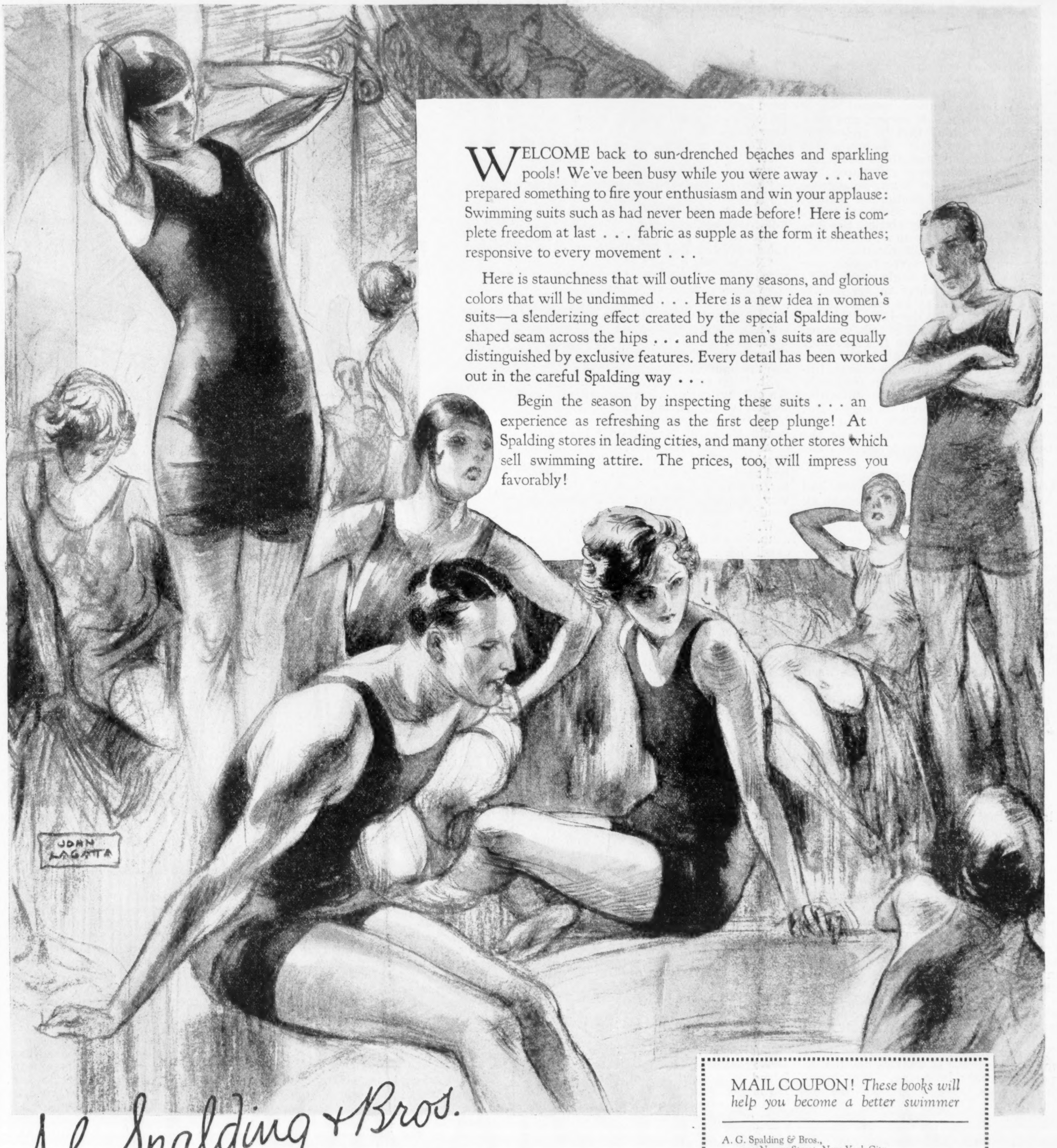
"Would you really? Next year's a long way off. Now I must get clean. I've been working in my other house-garden, and I'm scarcely fit to have tea with a beautiful lady and a smartly dressed gentleman. What am I to do about that garden in the end, Lillian? Destroy it? Or leave it to the mercy of the next tenants?"

As he went upstairs he turned at the bend of the staircase and looked back at them, again bending over their little box. Mrs. St. Peter was wearing the white silk crêpe that had been the most successful of her summer dresses, and an orchid velvet ribbon about her shining hair. She wouldn't have made herself look quite so well if Louie hadn't been coming, he reflected. Or was it that he wouldn't have noticed it if Louie hadn't been there? A man long accustomed to admire his wife in general seldom pauses to admire her in a particular gown or a particular attitude unless his attention is directed to her by the appreciative gaze of another man.

Lillian's coquetry with her sons-in-law amused him. He hadn't foreseen it, and he found it rather the most piquant and interesting thing about having married daughters. It had begun with Scott—the younger sister was married before the elder. St. Peter had thought that Scott McGregor was the sort of

(*Continued on page 32*)

Mermaids and Mere Men ! . . *Greetings from Spalding*



WELCOME back to sun-drenched beaches and sparkling pools! We've been busy while you were away . . . have prepared something to fire your enthusiasm and win your applause: Swimming suits such as had never been made before! Here is complete freedom at last . . . fabric as supple as the form it sheathes; responsive to every movement . . .

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The Professor's House

Continued from page 30

fellow Lillian always found tiresome. But no; within a few weeks after Kathleen's marriage, arch and confidential relations began to be evident between them. Even now, when Louie was so much in the foreground, and Scott was touchy and jealous, Lillian was very tactful and patient with him.

With Louie, Lillian seemed to be launching into a new career, and Godfrey began to think that he understood his own wife very little. He would have said that she would feel about Louie just as he did; would have cultivated him as a stranger in the town, because he was so unusual and exotic, but without in the least wishing to adopt anyone so foreign into the family circle. She had always been fastidious to an unreasonable degree about small niceties of deportment. She could never forgive poor Tom Outland for the angle at which he sometimes held a cigar in his mouth, or the fact that he never learned to eat salad with ease. At the dinner table, if Tom, forgetting himself in talk, dropped back into Harvey House lunch-counter ways and pushed his plate away from him when he had finished a course, Lillian's face would become positively cruel in its contempt. Irregularities of that sort put her all on edge. But Louie could hurry audibly through his soup, or kiss her resoundingly on the cheek at a faculty reception, and she seemed to like it.

YES, with her sons-in-law she had begun the game of being a woman all over again. She dressed for them, planned for them, schemed in their interests. She had begun to entertain more than for years past—the new house made a plausible pretext—and to use her influence and charm in the little, anxious social world of Hamilton. She was intensely interested in the success and happiness of these two young men, lived in their careers as she had once done in his. It was splendid, St. Peter told himself. She wasn't going to face a stretch of boredom between being a young woman and being a young grandmother. She was less intelligent and more sensible than he had thought.

When Godfrey came downstairs for dinner, Louie was gone. He walked up to the chair where his wife was reading and took her hand.

"My dear," he said quite delicately, "I wish you could keep Louie from letting his name go up for the Arts and Letters. It's not safe yet. He's not been here long enough. They're a fussy little bunch, and he ought to wait until they know him better."

"You mean someone will blackball him? Do you really think so? But the Country Club—"

"Yes, Lillian; the Country Club is a big affair and needs money. The Arts and Letters is a little group of fellows, and, as I said, fussy."

"Scott belongs," said Mrs. St. Peter rebelliously. "Did he tell you?"

"No, he didn't, and I shall not tell you who did. But if you're tactful you can save Louie's feelings."

Mrs. St. Peter closed her book without looking down at it. A new interest shone in her eyes and made them look quite through and beyond her husband. "I must see what I can do with Scott," she murmured.

St. Peter turned away to hide a smile. An old student of his, a friend who belonged to "the Outland period," had told him laughingly that he was sure Scott would blackball Marsellus if his name ever came to the vote. "You know Scott is a kid in some things," the friend had said. "He's a little sore at Marsellus, and says a secret ballot is the only way he can ever get him where it wouldn't hurt Mrs. St. Peter."

While the professor was eating his soup, he studied his wife's face in the candlelight. It had changed so much since he had found her laughing with Louie, and especially since he had dropped the hint about the Arts and Letters. It had become, he thought, too hard for the orchid velvet in her hair. Her upper lip had grown longer, and stiffened as it always did when she encountered opposition.

"Well," he reflected, "it will be interesting to see what she can do with Scott. That will make rather a test case." *(To be continued next week)*

The Salvation of Mr. Norton

Continued from page 8

place among the fine arts. He has been an admirer of yours for a long time."

No form of introduction could have been more apt. It gave madame great pleasure to make the acquaintance of Mr. Billingham. Her pleasure was enhanced when she found that he spoke quite tolerable French. The three talked together, while Mr. Henry Norton stood dumbly in the background. Presently, without a word of excuse to her late companion, Validia pointed to an empty seat and motioned Mr. Billingham to accompany her.

"You have left your friend," he remarked, accepting, however, her invitation.

"Ah, he wearies me!" she murmured. "You need have no fear. He has not a word of French. It wearies me, too, to speak his ugly language. You, monsieur, speak French so well for an American. You have lived in this country?"

"Only as a pilgrim," was the regretful reply. "We Americans do our best to be patriotic, but our lawmakers do their best to push us over on this side if we want a little freedom."

"What sort of freedom do you want?" she asked softly.

Mr. Billingham's answering smile was noncommittal.

"Madame," he confessed, "the freedom I most desire at this moment is to talk to you very confidentially—if I might take the liberty on an acquaintance so short."

She leaned a little toward him. "You intrigue me," she whispered. "What have you to say to me so confidential?"

"I should like to speak," Mr. Billingham confided, "of that boob who shadows you everywhere."

She laughed; softly at first and then unrestrainedly, her head thrown back, both rows of her brilliant teeth exposed.

"Well," she demanded presently, "what of him?"

"In the first place," Mr. Billingham began, "do you know who he is?"

"A rich English banker," she replied. "He is dull, he is stupid, he is not even generous, except that he is mad over me. He wearies me. But what would you have? I make no pretense. I am Validia. Someone must pay that I may live."

Mr. Billingham nodded approvingly.

"MADAME," he said, "I admire your frankness. I will imitate it. Your friend is not what you suppose him. He is not a banker at all. He is the local manager in an English country town of a great banking firm at a salary which would not pay for your silk stockings and gloves in the year. Of the husband and his madness you know. The wife—she is plain, between forty-five and fifty, and your maid would not wear her dresses. You only need a glance at her to realize her position. She is face to face with a new and terrible sorrow in life."

"You are a strange person," Validia observed. "Are you in earnest?"

"More or less," Mr. Billingham assented.

"I have deceived myself perhaps in this man's story," she admitted after a moment's reflection. "It is my imperfect knowledge of his language. Besides, he is so stupid that I thought he must be rich. How much is this legacy?"

"Less than eight thousand pounds," Mr. Billingham replied.

She yawned. "It is a disappointment," she confessed. "I am glad that you told me. Still, if he cannot pay much for being foolish, he must pay little. Eight thousand pounds would pay my expenses here, and perhaps he can borrow something."

Mr. Billingham sat for a moment in silence.

"If you were a man," he said, "I should like to do business with you. I like your way of putting the cards upon the table. I shall now show my admiration by following your example. I am one of the few men in the world who have begged for an introduction not to offer their homage, although I am not sure that at the present moment I do not consider you the most beautiful woman in the world."

"It is something," she remarked. "It is perhaps the truth. But I do not attract you, possibly?"

She turned and looked at him—looked at him thoughtfully and with a comprehension which amazed him.

"It is true," she continued. "I do not attract you because you are another of these Saxons who possess the hateful gift of fidelity. You love another woman. Is it not so?"

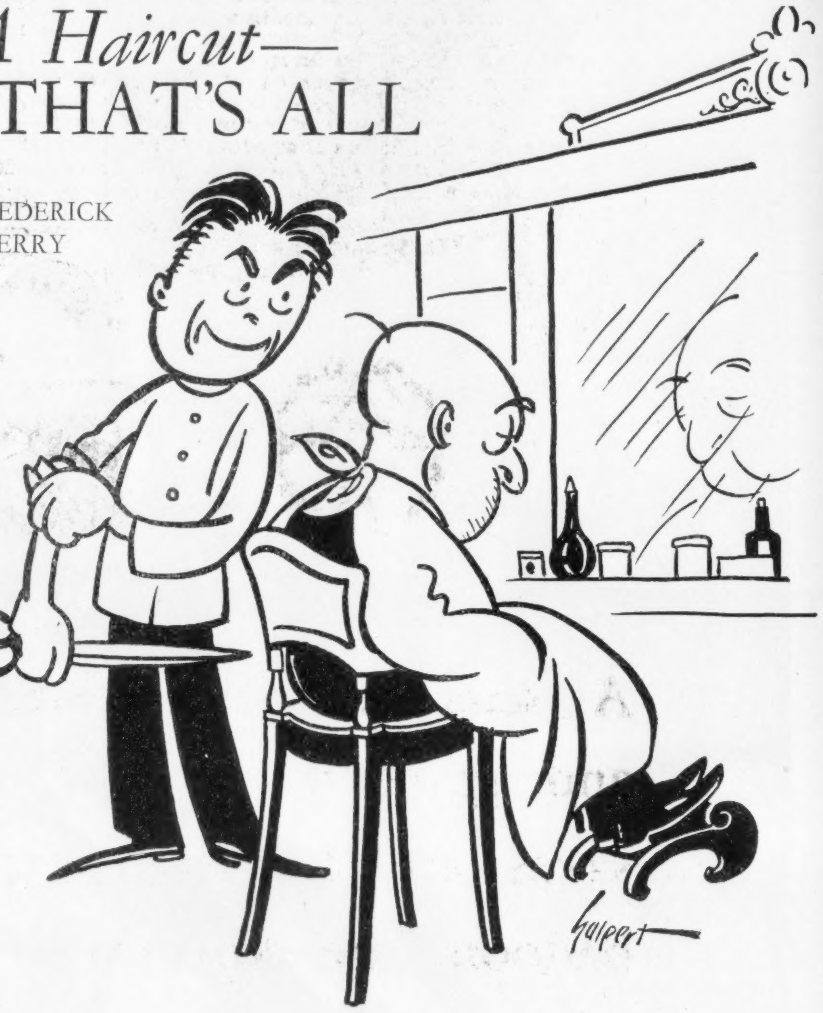
"Perhaps," he admitted. "In the meanwhile the reason why I asked to be presented to you was to beg you to open the door of that golden cage of yours and let this last captive escape."

She eyed him speculatively.

(Continued on page 34)

A Haircut— THAT'S ALL

By
FREDERICK
SKERRY



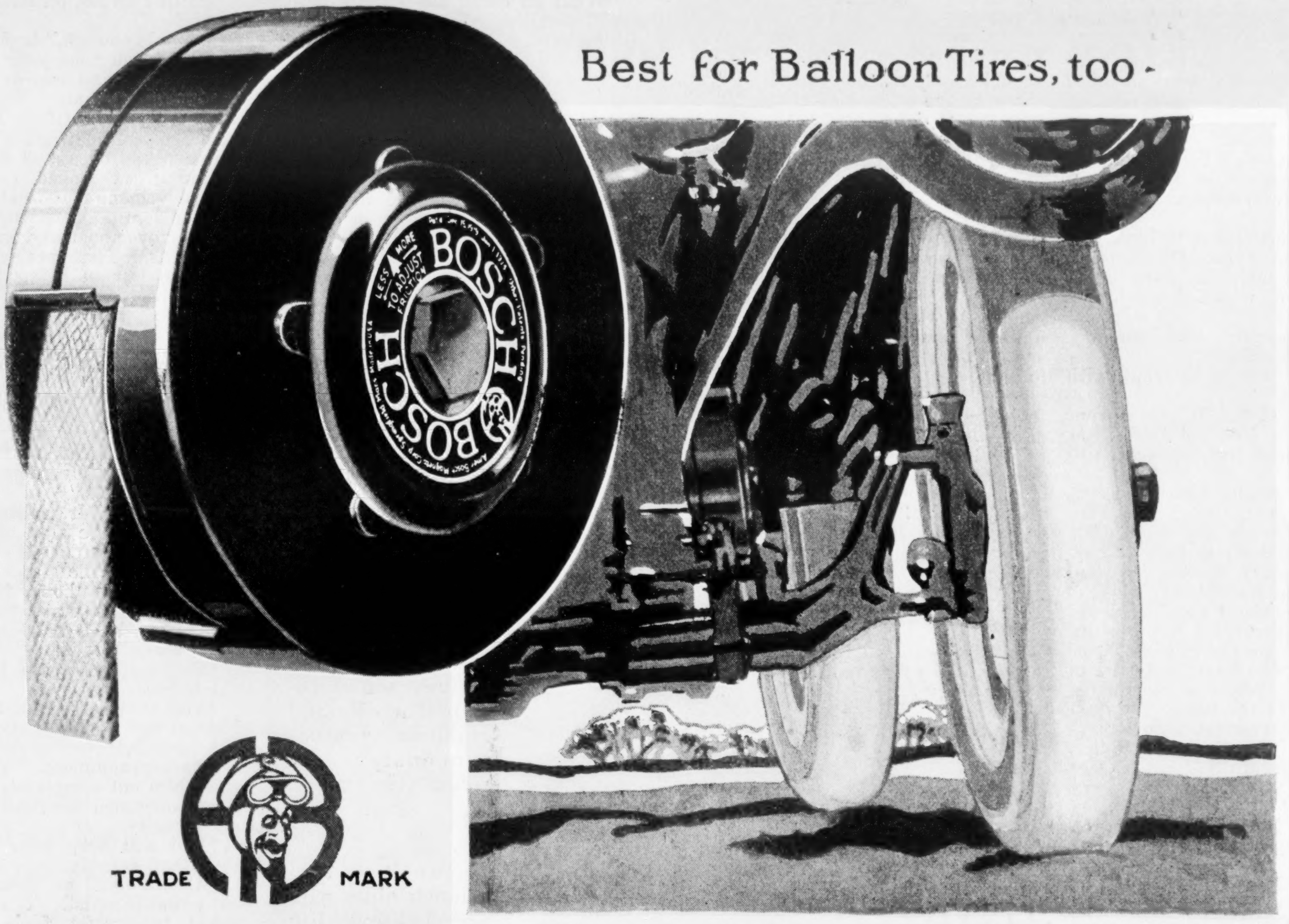
PROBABLY only in Boston, where ancient institutions are still revered, could you find what appears to be a barber shop, but in which you cannot get a shave. No, not for love nor money. It simply is not done. Moreover, it never was done there, not once in the seventy years since the establishment first invited, in 1855, the patronage of men with and without hirsute adornment. For, besides the cutting of hair, its only other activity is the making of wigs and their younger brothers, toupees.

Recalling family-album portraits of the period, it is hard to believe that the men of 1855 were particular about the cut of their hair, but it appears that they were; at least, enough of the professional classes and the quality in general to make the new shop a success from the start.

Since that time it has been operating continuously, the present proprietorship being the fourth, and all having been imbued with the traditions of the shop. It is a piece out of the past. Time and its exigencies have forced removals of its physical features to newer quarters, but though its present habitation is a modern office building the shop has the air of a bygone day. The fittings, with their grooves and rosettes, claimed admiration in the fifties; the original castors, with their cut glass bottles, and the old silver puff boxes still serve; the old chairs, on four honest legs, still support the "trade;" nothing is new. Innovations are conspicuously absent.

Should you wish to smoke while your hair is being cut you are politely invited to a separate room, where there is a special chair for smokers. Few men, however, take advantage of it. The calm indifference of age to passing fancies pervades the place. The bobbed-hair craze left it unruffled. The pineapple cut is entirely outside its ken. If you want a "singe," a shampoo, or a "treatment" you'll have to ask for it; it would never be suggested to you. The business is cutting hair—and making wigs.

In one memory which goes back thirty-five years but one man ever insisted upon being shaved. He was a regular customer, temporarily unreasonable, who wished, perhaps, to test the common belief that there was no razor in the place. There were razors, however, and, by the hand of the proprietor, who had never shaved anyone but himself, one stroke of a blade used in making wigs smartly convinced the skeptic that for once rumor was right: there was no razor—for shaving.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The Salvation of Mr. Norton

Continued from page 32

"He does not wish to escape," she declared. "And, besides, why should I do as you ask? What are you offering me? Not even your homage, as you yourself have admitted."

Mr. Billingham was a brave man, but even he was conscious of the peril of the moment. Nevertheless he braced himself.

"Madame," he confessed, "I have perhaps nothing to offer you. On the other hand, there is something, some negative consideration, which I think you might find adequate."

"You talk strangely, monsieur."

"It is a difficult subject."

"You need not fear to be frank with me," she told him.

"Let it be so, then. If you do not grant my request, I do not think that your nightly games at baccarat will continue."

Whatever she might have been expecting, it was not this. Her face showed no surprise nor any anger. She simply seemed suddenly to have become removed into another world. She had become entirely and absolutely aloof.

"I do not understand you," she said presently. "At baccarat I win because I have an instinct for the game. There have been many who have protested to the management against a woman being allowed to take the bank. Yet you see I continue! You cannot disturb me!"

"I shall certainly try," he warned her.

She laughed scornfully.

"A challenge!" she exclaimed. "Very well, I accept it! . . . Come here, my good friend, Mr. Norton," she went on in English. "Why do you stand apart? You must meet this gentleman—Mr. Billingham from New York, I think he calls himself. He imagines that tonight I am not to win at baccarat. We shall see! Would you like to take a bank with me?"

"I am not sure that I have enough money with me," was the somewhat hesitating reply.

She frowned impatiently.

"Of course I will do whatever you wish me to do," he went on hastily. "You know that I do not understand the game."

"They will cash your check here," she said. "Get me twenty milles and have more in your pocket. We shall see whether we can win."

She bade Mr. Billingham a mocking farewell and departed.

The marquis strolled up. "Any luck?" he inquired.

Mr. Billingham shook his head. "Not yet," he replied. "We have exchanged long-distance shots. I hoped for terms, but she prefers a fight."

"But I do not see, my friend, what you can do," the marquis protested.

"I have an idea," Mr. Billingham confided. "When I have an idea of this sort, it is not often a mistaken one. I have watched this game for several evenings. We shall see!"

PERHAPS because of her beauty and evil reputation, or it may have been from the magnitude of the stakes, or even that the sight of a woman taking a bank at baccarat was in itself an infrequent spectacle, the usual little crowd gathered round the table when Validia took the place which her predecessor had vacated. The first few coups were not productive of any great interest. The bank lost a little and gained a little. Validia sat with the face of a sphinx, drawing her card, announcing her coup with the air of an automaton. Presently, however, the game increased in volume. A wealthy South American, once successfully and once unsuccessfully, had called banco. Suddenly there was a little stir. Mr. Kretterson had strolled up and taken the place which had been reserved for him. Everyone leaned forward—the gambling was about to begin! He addressed a whispered question to the croupier as to the size of the bank, nodded, and produced a packet of bills.

"Fifty milles," he declared.

There was a little hush. Mr. Billingham was among the crowd wedged behind his chair and looking over his shoulder. By his side was a young man—one of the celebrities of the Rooms—who out of deference had been allowed a place almost to himself, but of whom Mr. Billingham, perhaps because of his democratic principles, had never once lost sight. Kretterson picked up his cards. He had a king and a queen. He asked for a card, and glanced at it carelessly. It was a nine. Validia toyed with her own cards for a moment, then almost for the first time she raised her head. At the same moment Mr. Billingham leaned forward. Their eyes met. Palpably she hesitated. Mr. Billingham was looking directly at her with his usual good-humored and friendly smile hovering at the corners of his lips. Apparently, so far as he, at any rate, was concerned, no interchange of glances could have been more harmless or have lacked more completely any ulterior significance. Yet when Validia looked away her fingers were trembling. She glanced at her cards uncertainly and laid them down. She had a king and a six. The croupier began to deal out the winnings.

"What on earth did Validia hesitate for?" someone whispered behind Mr. Billingham. "She couldn't possibly draw with six, having given the nine."

"Lost her head for a moment, perhaps," someone else commented. "She makes the most extraordinary draws sometimes. Hullo, she's going to quit!"

VALIDIA had risen to her feet with a little gesture of excuse. The croupier announced that madame was indisposed, and Mr. Kretterson, in response to a universal but unspoken invitation, took the bank. As she passed out she touched Mr. Billingham on the arm. He followed her to a remote seat in a corner of the bar.

"Order me some brandy," she begged.

Mr. Billingham obeyed in silence. He ordered a whisky and soda for himself. In a moment or two Validia spoke.

"How did you know?" she asked.

Mr. Billingham shrugged.

"I suppose because I am myself an adventurer," he replied. "I go about the world in search of strange happenings, and I am always watching for them. As a matter of fact, there is no game of cards at which I cannot perform miracles myself. I dare not play poker, even with my enemies."

"Still I do not understand," she murmured.

"Simple enough," he continued. "I've watched you take your bank from the background, and once or twice I've stood behind your chair. You are a woman of intelligence. Often I have seen you draw when no woman who knew the game would dream of it. That set me thinking. I looked round the table. There was one person always interested who seldom played; who seemed to prefer to move about and watch the drawer of cards. That person was perhaps the one human being in these rooms whom people would be least likely to suspect of malpractice. A few nights ago I saw! I gave you a warning when I was first introduced to you. You would not take it."

"I never dreamed," she murmured, "that you suspected. I thought you meant that you would complain to the management about a woman taking the bank. Others have done it. They hate women bankers."

"To-night," Mr. Billingham went on, "I stood by the side of your—shall I call him accomplice? You dared not even look for the sign. It would have been a forlorn hope, in any case, to have drawn to a six, but I think that you would have tried it if I had not stood there."

"Tell me what you propose to do," she begged.

"You will return to that poor boob Norton the twenty milles and all that you have borrowed from him," Mr. Billingham pronounced. "You will simply wash him out completely, and so far as I am concerned the matter passes from my memory."

"You will keep your own counsel?" she asked eagerly.

"Absolutely," he promised. "I am no philanthropist. I am not in the world to protect fools. If you are clever enough to bring this off, I am not one of those who would interfere."

"If you were Norton," she said, "I would not let you go."

MR. BILLINGHAM smiled. "Alas," he sighed, "there is that other reason you were clever enough to divine. Now go and say your farewells to this pseudo banker of yours. But first—have you any heart at all, I wonder?"

"Not for man or woman," she answered, a little wearily.

"Yet for one moment look across the room," he begged. "There is a plain, middle-aged woman seated there by herself. You see her?"

"I see her," Validia assented. "She is Norton's wife."

Mr. Billingham nodded. "She is wearing the wrong sort of clothes," he continued, "and she knows it. She is looking plain and commonplace—and she knows it. Somehow or other the truth has come to her; in here, or in the quiet times of the night, when she hasn't been able to sleep. She is suddenly frightened. Everything that made life to her has gone. She is sitting there because she hasn't the courage to cross through the Rooms—sitting there like some creature in pain. You can see all that in her face if you care to look—that commonplace face; eloquent now, perhaps for the first time since possibly the day of her marriage, or the day her first child was born."

"Yes," she said, "I see what you are trying to explain. That means nothing to me, however. I do not understand people who take account of the sufferings of others."

Mr. Billingham was silent for a moment. Then he rose to his feet. She followed suit.

"I will go and keep my bargain," she promised. "On the whole, you are an interesting enemy. It is a pity that you are on the other side," she added, with that queer little smile upon her lips.

Next week E. Phillips Oppenheim will tell what havoc was wrought by a devastating smell in the Rooms at Monte Carlo.

He Hitched His Wagon to a STAR PUPIL

By
ELIZABETH H.
HARTSHORNE

"Big Ben" Sizemore, who acquired a wife and ambition simultaneously—and promptly made good

Below are two staunch aides who are helping Big Ben prove to his friends that he can make money farming

HE IS a Virginia Negro. At forty-five he couldn't get credit for so much as a sack of flour. But that didn't worry him. *Nothing* worried him. Somehow, by doing odd jobs for the neighbors at sixty cents a day, he managed to live. When he wasn't busy he was "jes' putterin' roun'" or peacefully dozing in the doorway of his tiny log cabin near Averett, Va.

And then "Big Ben" Sizemore married. He married a star pupil of the pioneer Negro worker in Averett County—George D. Wharton, a graduate of Hampton Institute and a teacher, preacher and farm demonstrator who had taught the colored people of the county how to farm and how to live.

After that "Big Ben" changed. Dozing days were over. He went out of the odd-job business. And he went into the business of getting ahead. He became a farmer. This was in 1914. By 1919, he had stock, outbuildings and $2,000 in cash. The money he used to make a first payment on his land—sixty-four acres in the heart of the Averett district. In 1920 he built a large, modern two-story house, on which he paid $2,500. Within the next two years he had completed all payments on both house and land.

To-day "Big Ben" is specializing in blooded pigs. His cattle are high-grade Jerseys. And he is carrying the diversified farming idea—taught him by his wife and Wharton—just a little further than anyone else in the community.

"Big Ben" is now one of three farmers who own a 320-tract of land which, under old plantation methods of cultivation, averaged net returns of about $300 a year.

In one boom year alone that land brought the triumvirate a cash return of $15,800!

The Hampton-Tuskegee idea? Ask "Big Ben." He's one of thousands who know.

The only cows on the Sizemore farm are high-grade Jerseys

Big Ben used to call this home. But his cabin days are no more

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"BEST IN THE LONG RUN"

"Uncle" Puts on a Frock Coat

Continued from page 15

clothes during the week, but they invariably get the money to redeem them on Saturday for the Sunday clean-up and outing.

The most cheerful and hardy perennial in the pawn line is 'Rastus George Wash'n't'n Johnsing. He buys a gorgeous suit, with belts and pleats and yellow shoes on Friday, wears them Saturday and Sunday for his lady friends to admire, and pawns them on Monday for "eatin' money" during the week.

Gamblers are also among the steady customers. They, like the young salesman, make a point of carrying good watches for pawning purposes, and may pawn and redeem their watches twenty times a month.

And who runs the pawnshops? Jews lead in the number of small and unpretentious places; but the majority of the places of more dignity and large capital are run by Englishmen or Scots. Down by the docks in a little pawnshop of scrupulous neatness a kindly Scot presides. He is kindly—but close. That is, he lets no money get away from him.

"We are lending more money than ever," he said, with a delicious Scotch burr; "but we make out fewer tickets. Where I formerly made out over 1,000 tickets in a week I now write 500. People make larger loans now—they own better stuff and they do not need emergency money so often. And prohibition makes a big difference. We used to have regular weekly customers who pawned their children's clothes; but they do not come any more. Evidently the money that once went into the corner saloon now goes into the home.

"And don't think that we make any money on the sale of unredeemed pledges," he went on. "Ordinarily, we lose, for there is seldom a surplus, after counting the principal, the interest and the expense in connection with the sale. In some states the surplus after a pledge has been sold at public auction must go to the pledgers.

"We keep our pledges long after the time decreed by law," said this pawnbroker, "hoping that they will be redeemed. If we sell too soon and the customer returns to redeem the article, we lose the customer, which is as bad for us as it is in any business. We like to establish as much good will as any business man."

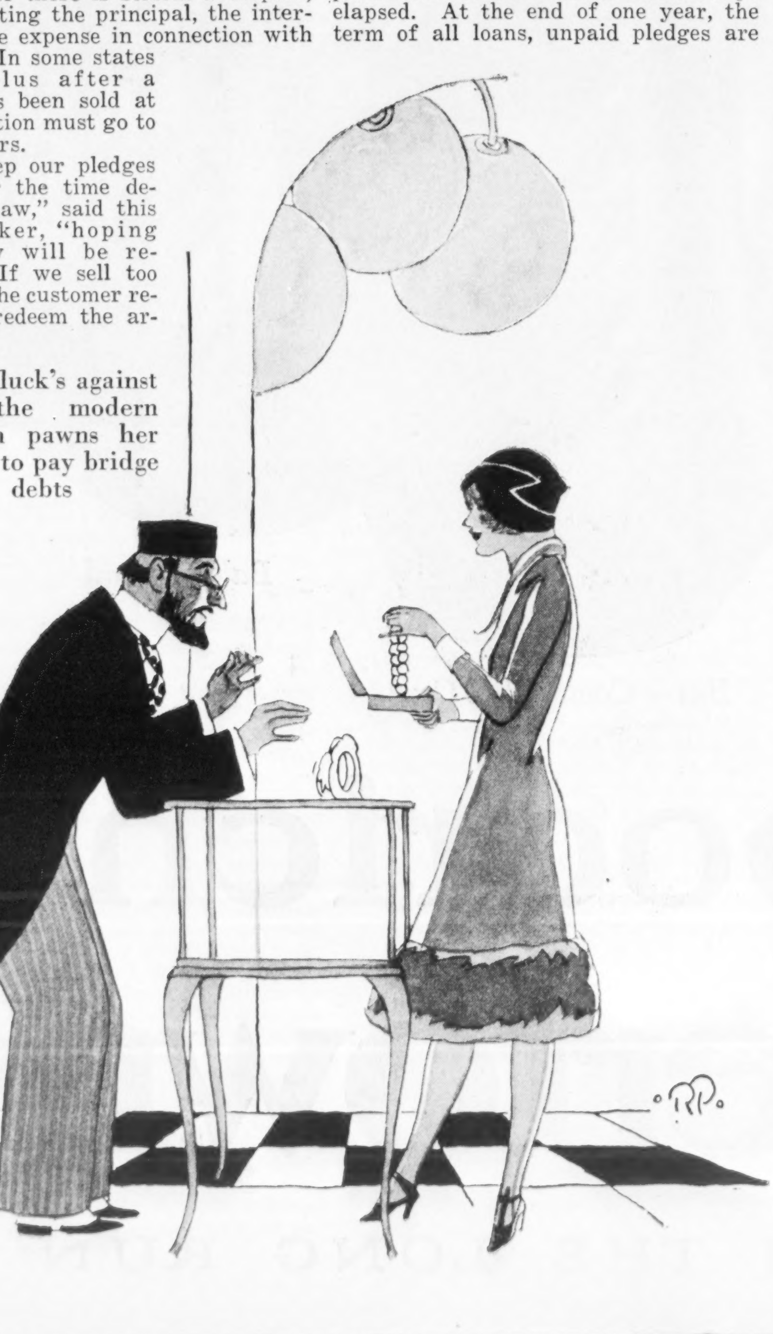
In normal times, however, about 90% of pawned jewelry is redeemed. Clothing is not redeemed often and that is why the pawnbroker is a bit shy about lending any amount of money on garments. "Fashions change so quickly that it don't pay," they will tell you.

In many of the larger cities pawnbrokers are under licensed supervision. Certain records must be kept subject to police examination, and reports must be sent daily of articles pawned the previous day. These reports are checked against the police lists of stolen property. And maybe it is because of this supervision that very little stolen property is offered at the pawnshops. The pawnshop squad of the New York Police Department is rather inquisitive about these matters. Inspector Thomas Fay has eighteen men on his squad that patrol the pawnshop regions regularly. "The thieves are apt to use the regular fence instead of the pawnshop," he said. "They can dispose of their stuff to better advantage there and without too much inquiry. But even at that, there is about $210,000 worth of stolen property pawned in New York annually. It seems a lot by itself; but when compared to the pawnshop figures, it is very small in comparison."

The Provident Loan Society of New York is the most important of the several semi-philanthropic institutions in the country that lend money to the needy at rates lower than the regular pawnshop charges. In the thirty years of its existence, it has made 8,471,613 loans amounting to $363,399,817.50. Interest is charged at the rate of 12% per annum for the exact number of days elapsed. At the end of one year, the term of all loans, unpaid pledges are sold at public auction and all surplus is turned over to the borrower. Half a million dollars' surplus has already been turned back from the sale of pledges.

The technique of pledging an article is as simple and direct as that of cashing a check, and there is no implied attitude of performing a charity. There is no indication of the usual sign manual of the pawnshop—the three golden balls—and nothing to indicate that it is anything other than a bank for the lending of money. All of which has a tendency to maintain your self-respect—which is one of the first things to curl at the edges when you contemplate pawning anvthing. That is, until you are accustomed to regard it simply in the light of a commercial transaction.

Men may work and women may weep,
But the pawnshops go on loaning.



When luck's against her the modern woman pawns her pearls to pay bridge debts

The Rose-Covered Cottage

Continued from page 19

the decision she had made earlier in the evening. The decision? Oh, no! She couldn't. It was impossible. . . . All at once she was seized with horror, with a kind of nausea.

"Hello? That you, Connie? I got a message to call you. Anything I can do for you, girlie?"

"Not a thing, Dave. I just called up to thank you for taking me out to dinner to-night."

ON THE afternoon of the day that she drew her last fifty dollars out of the bank, Connie came home to find Eugene in her room. He was sitting at the piano, staring at a page of manuscript on the music rack, and smiling ecstatically to himself.

"Hello," said Connie.

He swung around on the piano stool, still smiling his vague, enraptured smile.

"I've got it. I've done it this time!"

"What have you done? Robbed a bank?" (Banks were uppermost in her mind at the moment.)

"Oh, no. Much better than that! I've written a new song."

"Have you? That's fine," said Connie, trying to match his enthusiasm. She herself was not in a mood to be enthusiastic about anything. She was hot and tired and almost beaten.

"You see, I was sitting here, just improvising, when all at once I happened to look up and—there it was!" he said, in the tone of one reciting a marvel.

"Your song?"

"Yes. Look! That picture!" And Eugene pointed a long forefinger at the chromo hanging over the piano.

"That picture!" repeated Connie. "Do you mean to say you were inspired by that?"

"It came to me in a flash—words, music—the whole thing!" he exclaimed. "I looked up, and saw that picture. And I thought, 'That's what everybody wants, that's what everybody dreams of! A rose-covered cottage, built just for two! And that's what I call my song, 'Rose-Covered Cottage!' Would you—would you like to hear it?"

"I'd love to hear it, Eugene."

He had not played three bars before Connie realized that it was a sentimental song; in fact, it was all the sentimental songs ever written. It had a fundamental sweetness as familiar as sugar, and as commonplace. Then he began to sing. He hadn't much voice, but he sang on the key, and softly.

His young voice, tremulous with emotion, died lingeringly on the last saccharine note. He turned to her, his face alight with the glamour of creation.

"Do you like it?"

Through Connie's mind ran a single devastating thought. "He believes in it. He thinks it's good!" She got up, came over to him, and put her hands on his shoulders. For a moment she was afraid that she wouldn't be able to summon the courage to lie to him. Then she collected herself—her feminine strength, her talent for theatrical deception. The actress in her came to her rescue. She said: "It's beautiful, Gene. I think it's beautiful."

He seized her hands. "It's yours! It's all yours—Connie!"

"No, no—"

"Connie, Connie. . . . Yours, yours, yours!" He kept repeating it over and over. She tried to stop him; she put her hand over his mouth, but he only kissed it and cried out again, "Yours! All beautiful things are yours!"

"Gene! No, you mustn't! You mustn't say such things—to me—"

He laughed, and threw his arms around her, pulling her toward him and pressing his head against her.

"I love you, Connie. . . . No, that's not right. I worship you! You're so beautiful—so good—so beautiful—"

He was passionately in earnest. She became frightened at his vehemence—and even more frightened at what his vehemence had aroused in her. Hastily she spoke again of the song.

"What are you going to do with it, Gene?"

"Tear it up," he said, after a silence.

"Tear it up! Why? I thought you—loved it?"

"Yes. That's why I'm going to tear it up. . . . Because I love it." He raised his head and looked at her, smiling as she had seen him smile that first night—a grotesque, ghastly smile. "Do you think I'd take *this song to them?*"

Without looking at him she said, "But—it *would* make you happy if—if anybody took this song? Published it, I mean; or—put it in a show?"

"It would make me happier than anything else on earth, except one thing—"

"Never mind that," said Connie quickly. She waited a moment; then went on, "I was just thinking. *I* might take it to a man I know. A producer. A man named Dave Proffit."

"Not *the* Dave Proffit?" cried Eugene, beginning to tremble.

"Yes."

"And you know him? But of course you would."

"Yes," said Connie, with an irony that was lost on Eugene. "I would."

"And you're willing? You say you'll take my song? Oh, but that wouldn't be right. That would be asking you to do something I'm afraid to do. Because I *am* afraid. . . . No, I won't let you take it to him."

"Why not?" asked Connie; and added, after a brief pause, "I was going to see him, anyway."

"You mean—about a job—for yourself?"

"Yes. For myself."

"Then that's all the more reason why you shouldn't bother him with my song."

SHE turned on him suddenly with a laugh.

"I will bother him! I'll *make* him take your song! He'll take it—he'll put it in his show—because *I* want him to! And I—it'll make me happy. It'll be doing something decent—something I want to do—for somebody besides myself!"

"For me!" exclaimed the boy, and got up and went over to her. "Connie! You're doing this because you love me. That's it, isn't it? You must love me—I love you so! Please say it—please—"

"No, no, *no!* It isn't—"

"It is. You know it is!" His arms were around her, holding her close and hard against him. What long arms he had, and how strong he was, this boy whom she had been feeling sorry for only a moment ago! He kissed her, and she cried out against his lips, "I tell you it isn't that! I *don't* love you!"

But the words meant nothing. He had felt her lips respond to his, her body go soft and limp in his arms. He gave a great laugh, a shout, and released her; then in the frenzy of his impossible rapture, in his unbearable ecstasy, he rushed out of the room.

(*Continued on page 38*)

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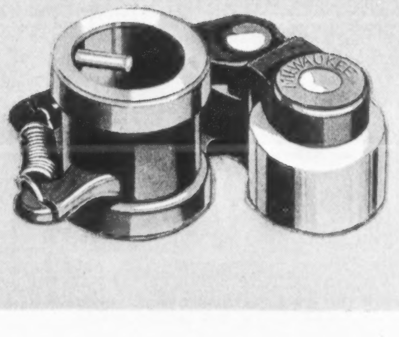

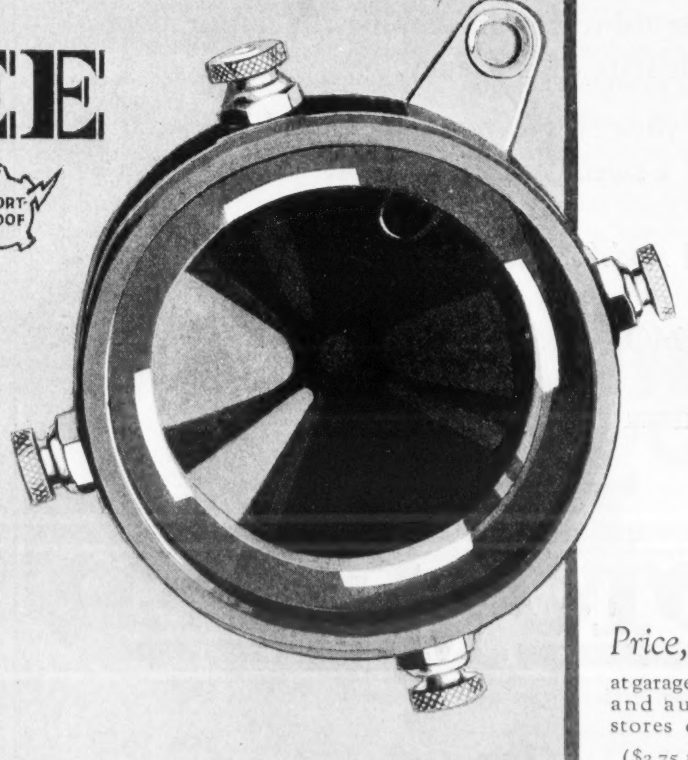

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"Your car deserves one"—too

The Rose-Covered Cottage

Continued from page 36

An hour later she was in Dave Proffit's office. It was about five o'clock in the afternoon, and from the window against whose casement she leaned Connie could see the crowds streaming through Broadway. She stood with the manuscript of Eugene's song clutched tightly in her hand and looked down at the crowds. The human herd. The anonymous pack, from which one *must* escape, at any price.

"Well, Connie?"

"I've decided to accept your offer, Dave."

"All of it?"

"All of it."

"Ah!" said the little man softly; then, "You know I'll play straight with you. I'm a square shooter, Connie."

"I know that."

"The show goes into rehearsal next week," he went on, in a brisker tone. "I'll have your contract ready for you first thing in the morning."

"All right. I'll sign—on one condition, Dave."

"I know what you're gonna say, Connie. You needn't worry about that. I won't bother you none about that apartment till after the show's all set and runnin'—"

"It's something else," said the girl.

"What?"

"I've got a friend who's written a song."

"Oh, my Lord, Connie! Everybody's got a friend who's written a song! Now don't ask me—"

"Here it is," interrupted Connie, and tossed on the desk the manuscript of Eugene's great work.

Mr. Proffit groaned and unrolled the script.

"I can't read music," he complained.

"Lead me to a piano," said Connie, "and I'll sing it for you."

"Oh—all right, Connie, if you're set on it." He rose, with a helpless gesture, and led the way into a room reserved for the musical director's tryouts. Here were several pianos. Connie sat down at one, unrolled Eugene's manuscript, and pressed it flat against the rack. After a preliminary glance at the lyric, she began to play and sing for Mr. Proffit, who stood by a window, skeptically chewing a cigar.

Connie sang, putting into her voice all the pathos she could command. It *was* trash. Would Dave Proffit realize it? That was the question. Or would it get him—in the pit of the stomach—where he lived?

SHE took the last note an octave higher than it was written, held it shamelessly, and then let it die. Facing about, she looked at Dave Proffit. He was leaning against the window sill with his back toward her. She said, "What about it, Dave? Are you sold?"

He turned. His face was a trifle redder than usual, but absolutely expressionless. She thought, "He's wise—and absolutely hard-boiled, all the way through." Her heart sank, but she coolly repeated, "Are you sold?"

"Well—I don't know, Connie. Suppose you tell me something about the bird that wrote this piece. What's his name?"

"Eugene Harmon."

"Say he's a friend of yours?"

"Yes."

"Known him long?"

"Not—very. He lives in my boarding house, Dave. I met him there. And—I guess I felt sorry for him. He was down on his luck—couldn't get anyone to look at his stuff, so I—"

"So you offered to put it across for him," finished Mr. Proffit.

"It's good stuff," said Connie. "I think this song's a wow." And she began to powder her nose—in order to avoid his eye. But when she looked up at him again he was staring at her so fixedly that she felt her face go hot. She felt guilty; then furious. Jumping to her feet, she blurted out angrily, "If you don't like it, say so, and I'll be on my way!"

"Wait a minute, honey. D'y'mean I can't have you without this song?"

"That's just what I do mean."

"Well, girlie, in that case—I guess I gotta take the piece."

"Will you promise to use it in the show?"

"I will—if you'll promise to sing it."

"All right, Dave. It's a bet."

"I'll put it in the contract," said Mr. Proffit casually.

"Your word's good enough for me," Connie told him. But he said, "It might as well be in the contract," and gave her his hand on it.

"You're a good scout, Dave!"

"I'd do anything in the world for you, Connie. Anything within reason," he added, discreetly.

She kissed him.

THAT night she and Eugene had dinner together at Childs'. He was in a perfect coma of delight.

He sat eating wheat cakes and smiling at her till she thought her heart would burst.

"You *mustn't* look at me like that, Gene!"

"I love you, Connie."

"Oh, but you mustn't. . . . Your cakes are getting cold."

After dinner they walked up to Central Park, and presently found themselves at the lake. There Eugene hired a rowboat and for an hour they drifted about on the water, in the soft summer darkness, with the lights of Manhattan making a gold haze in the sky.

"Just think," he said dreamily, "in another month or so you'll be famous—"

"So will you."

"Oh, no, I won't! Nobody'll think of me. They'll all be thinking and talking about you. Anyway, I won't care about being famous. I'll be too happy. . . . But I don't think I'll ever be as happy again as I am right now."

"Gene—!"

"Are you happy, Connie?"

"I am to-night."

"Then let's make this night last forever."

He heard her draw in her breath sharply. Then she laughed.

"You don't mean that, Gene! If we did that, there'd never be any rehearsals, or any show—"

"That's true."

"By the way, Gene, I don't think you'd better come to rehearsals—"

"Why not?"

"Well, I'll be working pretty hard, you see, and I—I'd rather you didn't."

"Oh, all right, Connie. If you don't want me—"

"As a matter of fact," she said hurriedly, "I don't think we'd better see each other again till after the opening. I mean the New York opening."

"Not see each other? But we're bound to!"

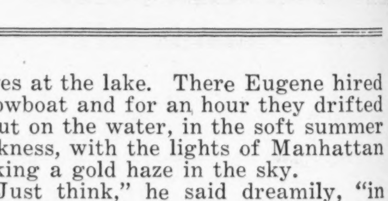
"No. I'm going to move—to a hotel just off Broadway—near the theatre."

"Connie!"

"I know, Gene. But it's better that way. I've really got to work—and when I'm not working I'll want to rest—"

Over the Horizon

Inez Haynes Irwin and her husband, Will Irwin, went from New England to Denver the last time they tried automobile touring. Mrs.



"Of course you will. I understand, Connie. I—I don't know what I'll do without you. But I guess I can wait till the show's on." He was like a boy in his grudging renunciation. "But I want to tell you one thing. I'll be right there on the night of the first performance, and when you come off the stage I'll be waiting—to ask you to marry me."

She didn't speak for a moment. Then she said quietly: "All right, Gene. But remember, I haven't promised anything. . . . I can't. Now I think you'd better take me home."

On the way back to the boarding house they said hardly a word to each other. Then, at the door of her room, he took her in his arms and kissed her.

"Good night, Connie. And good luck."

"Good luck to you always, Gene."

"THE GILT-EDGED GIRL" opened in New York the last day of August. It was, in the vernacular of Broadway, a riot. And at the center of the riot, inspiring it, was a fluttering blond moth of a girl named Connie Wade, whom no one had ever heard of—because, you see, she'd been fluttering about Broadway only for the past seven years or so.

The audience loved her from the start. But when, in the middle of the second act, she stepped out of a tiny rose-covered cottage set up against an Arcadian back-drop, and clasped her hands and sang Eugene's song the people out front became a composite jelly of adoration. Their eyes watered and their hearts broke. They even stopped coughing.

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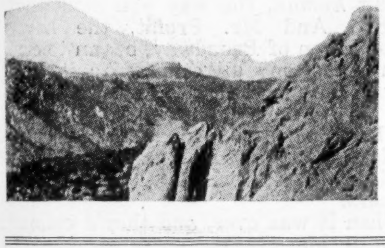


When it was over Eugene stole out before the crowd and ran down the alley at the side of the theatre to the stage entrance.

"I want to see Miss Wade," he told the old doorman. "Where's her dressing-room?"

"Number One—up them stairs. But—Hey! Wait a minute, young feller!"

"It's all right," called Eugene over his shoulder. "She's expecting me."

He dashed up the iron stairs and knocked on the door of No. 1 dressing-room. Connie's voice answered, "Come in!"

He opened the door and stepped forward into a hot glare of light.

"Connie—!" he began; then stopped short. Beside a Negro maid there was another person in the room. A pudgy little man who seemed perfectly at home there.

Connie spoke quickly: "Eugene, this is Mr. Proffit."

"Oh!" said the boy, and reached a long arm across the dressing-room. "I'm mighty glad to meet you, Mr. Proffit. Seems about time, after all you've done for me. But Connie wouldn't let me come to rehearsals, and I—"

"Connie was right," said the stout impresario genially. "Have a cigar?"

"No, thank you, sir. I—I don't smoke cigars."

"Well, young man," he said, fixing Eugene with his hard, bright, little eyes, "I guess you're feeling pretty cocky, eh?"

"Oh, no, sir. I'm just—frightfully happy."

"M-m-m."

"Of course it was all Connie—"

"Eugene!" said the girl.

"It was!" he cried, turning to her. "You were so beautiful—they all loved you. It was torture for me. I *wanted* them to love you—and yet, I was jealous—"

"Oh, you were jealous, were you?" interrupted Mr. Proffit, chewing his cigar.

Connie rose from her chair.

"Dave, I want to talk to Eugene alone. Will you give me—five minutes?"

"Why, certainly, Connie," said the little man, and moved at once to the door. As he disappeared into the corridor, Connie made a sign to the Negro maid. She too went out, closing the door behind her.

"I'm sorry," said Eugene. "I know I made a fool of myself in front of Mr. Proffit, but I couldn't help it." He smiled and caught her hands. "I do love you, Connie, and I don't care who knows it. I've come here to-night, as I said I would, to ask you to marry me—"

"It's no use, Gene."

"No use? What do you mean?"

"I mean that I'm not going to marry you—now, or ever."

"Oh, yes, you are, Connie. You *must.* You love me. I know it. I may be a fool about lots of things, but I know you love me."

She lifted her head and looked straight into his eyes.

"Yes! You're right. I do love you—a little. But not enough to marry you, Gene."

"Connie—!"

"You don't understand me, Gene. You think because I've been nice to you that I'm soft, and affectionate, and sentimental. I'm not. I'm as hard as nails and as selfish as the devil. The only thing on earth that really matters to me is Connie Wade and her success. Now you know what I am. And now—you'd better go."

"You've killed me, Connie," he said, and, turning, groped his way out of the room.

She was frightened then, and would have run after him. But she hadn't the strength to move.

Her maid came in and spoke to her.

"Mr. Proffit, he say to tell you he'll call you up in the mawnin', Miss Wade. He done gone out wid dat young gemman dat was in here jus' now."

"He? They went out together?" asked Connie dully.

"Yassam. I hear him say to dat young gemman, 'You look lak you need a drink. Come 'long, an' I'll give you one.' Den he take de young gemman's arm and day go out."

"And what about me?" cried Connie wildly. "Doesn't anyone think *I* need a drink?"

"Well, Miss Wade," murmured the sympathetic Negress, "I got a pint o' gin, if dat'll do you any good."

But the star of "The Gilt-Edged Girl" had fallen forward across her dressing-table and was laughing hysterically.

AT ONE o'clock the next afternoon Dave Proffit telephoned Connie at her hotel, "Are you up, sweetheart?"

"Up and dressed, Dave."

"Feeling all right?"

"Feeling fine."

"Seen the notices?"

"Yes. Wonderful, aren't they?"

"Great!" said Mr. Proffit. "Them critics cert'nly know a good show when they see one. . . . Well, how about a little lunch, Connie?"

"I've just finished breakfast, Dave."

"Well, how about drivin' uptown and —er—lookin' at an apartment I got picked out? You can't go on livin' at that hotel—"

There was a long pause. Then Connie said rapidly, "All right, Dave. I'll be ready by the time you get here."

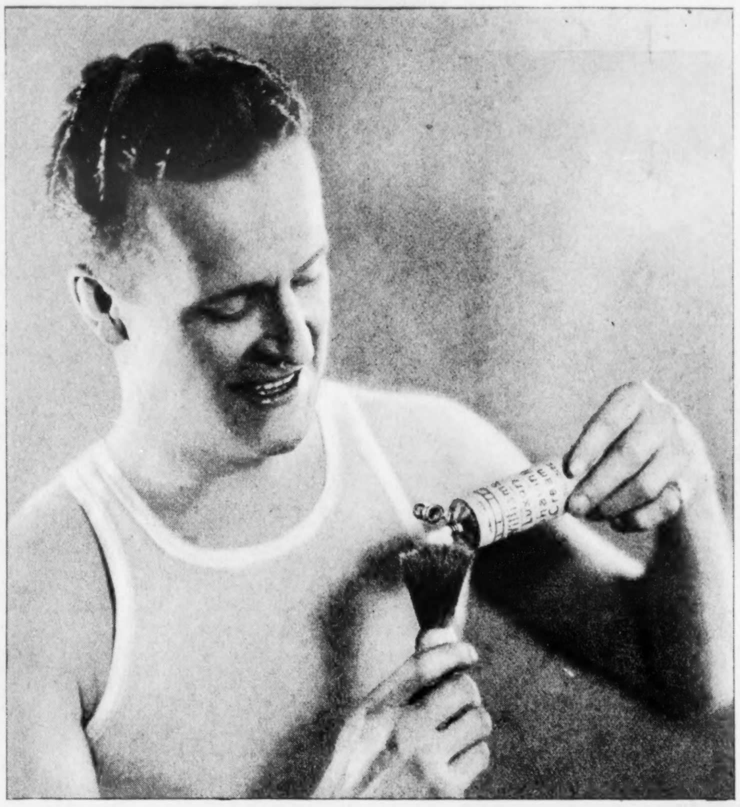
They drove uptown to Fifty-ninth Street, and then turned east.

"I thought—isn't it on Riverside Drive?" asked Connie, in a muffled voice.

"Park Avenue," said Proffit.

"Oh!"

(*Continued on page 40*)



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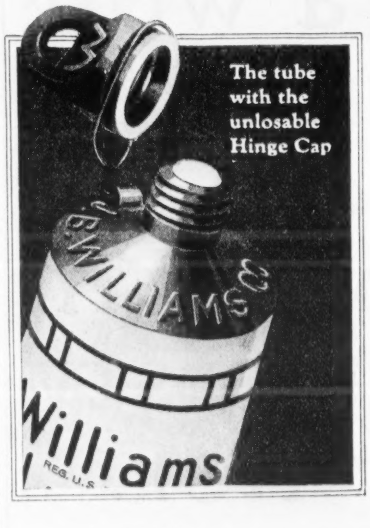

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The Rose-Covered Cottage

Continued from page 39

"By the way," he continued, "I had a talk with that young feller last night. He looked pretty sick when he come outa your dressin'-room. I didn't know but he'd do somethin' foolish—"

"Well?"

"Well, he told me he was nuts about you, and wanted to marry you, but you give him the air—"

Connie clutched the manager's arm. "Dave! You didn't tell Gene about our agreement? I mean, about my—belonging to you?"

"No. I let him down easy. You know, I sorta took a shine to that kid. I told him there was a clause in your contract that prevented you from gettin' married for at least five years—"

"Did he believe you?"

"Oh, sure! He'd had three or four drinks by that time."

"And what else happened?"

"Well, then I give him a lotta good advice, and another drink, and sent him home."

"Was he—all right?"

"He was feelin' fine when he left me, girlie."

Feeling fine! Eugene was feeling fine. . . . Well, why not? A few drinks, and a good night's sleep. . . . The success of his song to think about! Oh, yes, he'd be all right. No need to worry about *him*. Men were always all right. . . .

THE car stopped in front of a Park Avenue apartment house. They got out and entered the foyer. The doorman touched his cap to Mr. Proffit, who nodded in return.

"This is a nice house, Dave," observed Connie, in some bewilderment.

"I own it," said Mr. Proffit.

"Oh!"

They stepped into an elevator and were carried up to the top floor. Getting out, Mr. Proffit said, "I told you I was going to show you an apartment. But it isn't an ordinary apartment exactly. I—I got a little surprise for you, Connie."

"A surprise?"

"Yes. Follow me."

He opened a door that gave on a short flight of stairs. Connie climbed them, with Mr. Proffit puffing along behind her. Another door, and then—

She was standing on the roof of the apartment house looking directly at a small, white cottage over whose immaculate walls were trained rose vines in bloom. It was an exact replica of the cottage used in the show, the rose-covered cottage of Eugene's imagining. . . .

For a moment she thought she was going to scream. But she didn't. She simply looked at the incredible cottage, then at Mr. Proffit, and said, "It's wonderful, Dave."

"Sorta thought you'd like it, Connie. Just a little idea of mine. Step in and look it over. Guess you'll find everything you want there."

Connie walked slowly to the front door of the cottage on the roof, opened it, and entered a living-room furnished like the parlor of a New England farmhouse. It was all quite perfect—and quite ghastly. The whole thing was a fantastic, heartless, unbelievable joke.

"All right, young feller. You can come out now," shouted Mr. Proffit, at her elbow.

There was the sound of a door opening behind her. She turned and saw Eugene coming out of another room—the dining-room.

"Connie!"

"Gene! What are you doing here?"

"Tell her, young feller," gurgled Mr. Proffit. "No," he amended at once, "kiss her!"

Eugene obeyed instructions. He took Connie in his arms and kissed her.

"It's all right, dear—dear Connie! Mr. Proffit told me last night—"

"Told you what?" gasped the girl, clutching him for support.

"Why, that it was all right—that he'd release you from that clause in your contract. So, you see, we can be married right away, and—we're going to live here, Connie. Mr. Proffit had this place built—for us."

Connie said, "Wait a minute, Gene." Then she turned and looked at Mr. Proffit. "Is that true, Dave?"

"True as gospel. I built it for you, Connie."

"Well, I'd like to ask just one more question. How did you know I loved him?"

"Know?" blurted out the pudgy little man. "I knew the first time I heard you sing 'Rose-Covered Cottage.' It wasn't *human*, the way you sang that song." And Mr. Proffit, the hard-boiled baron of Broadway, began to cry.

In fact, they all cried. As it happened, Eugene hadn't a handkerchief, and had to borrow Mr. Proffit's, which the latter readily loaned him. It was comical, and beautiful, and altogether glorious—that impromptu communion of tears.

When it was over, and they'd calmed down a bit, Connie went up to Mr. Proffit, and took his hands, and kissed him on both cheeks.

"You darling!" she said. "You perfect darling! How could you have thought of it? I mean, this cottage—on an apartment house roof. . . . Why, it's the most beautiful idea in the world!"

Mr. Proffit nodded, blew his nose strenuously, and put away his blue silk handkerchief.

"Yes," he said in his normal tone. "And think of the publicity. There ain't been a press story in years to touch it!"

What Are Chances of Lower Taxes?

Continued from page 10

truly said, therefore, that the man with small income is more interested than are the wealthy themselves in seeing that the tax upon high incomes and large estates is economically sound. With all the world opening to investment, with new tax-exempt securities being issued at the rate of more than $1,000,000,000 a year, and with other means of escaping, the wealthy need no guardian. But to the extent that they are encouraged and do avoid taxation, the burden will inevitably be shifted to those with small or moderate incomes. The government must live. The inevitable result of uneconomic taxation is to raise the price level, so that 97 per cent of the people in the country, who pay no income tax directly, must make their payments indirectly in what they buy. They too are vitally interested."

Q. "Your point is, then, that the small taxpayer has as much or more to gain by the reduction of surtaxes to a reasonable figure than the man whose higher taxes are actually reduced?"

A. "Exactly! That is, of course, over a period of years, and not a very long period, at that. Also, you must include in that benefit the person who pays no taxes at all. It seems not to be generally appreciated that in the neighborhood of 3,000,000 persons only, out of our 110,000,000 population, pay any income tax directly to the federal government. It cannot be that they only feel the effects of an unsound government taxing policy. And, furthermore, while we are on this phase of the subject it might be well to question whether from the broader considerations of national welfare it would be wise policy to reduce, even if it were possible, the number of citizens paying an income tax, or substantially to shift the bulk of the burden on a smaller number of shoulders. I think it well deserves the national attention as to whether a situation whereby a handful of citizens contributes the substance of government revenue will afford a proper safeguard and a public watchfulness sufficiently alert to curb the insistent demands upon our legislature to spend public money."

Q. "You have suggested a broad, let us say, social phase of the tax problem. Before we leave that, will you not say something in regard to the contention that the income tax may be used as a convenient vehicle to distribute the wealth of the nation among a greater number of individuals? That, you will remember, played a rather large part in the debates in Congress last year."

A. "We are wandering a little from the practical problem of tax reform, but I will say this: That I personally—and I feel sure a great majority of the American people—still look upon taxation as a means of raising revenue to support the government and not as a field for socialistic experiment nor as a club to punish success. Those who advocate the redistribution of wealth through the use of the taxing power generally overlook the fact that although excessive taxation may for a while confiscate the wealth of successful individuals and may even temporarily relieve the less fortunate of some of their tax burdens, the inevitable result in the long run is less wealth to distribute. The most devastating effect of excessive income taxes is the penalty they place upon the active citizen in his most productive years: that is, when he is making money."

Q. "I take it that you consider the present estate taxes as entering this field of socialistic experiment?"

A. "When carried beyond a certain point they are worse than that. The evil effects of our present overlapping system of 'death taxes' by the state and federal governments were so vividly pictured during the recent conference of state representatives at Washington that I rather hesitate to repeat. There are several storm clouds in that picture, however, that the people and members of Congress ought to see plainly.

"The first is the fact that throughout our history the federal government has invaded this particular field of taxation but four times, when the exigencies of war required the tapping of all available sources of revenue. Such taxes, however, were always abandoned when the need passed. In the present instance Congress has reversed the traditional policy and has increased the rate from 25 to 40 per cent when the need is clearly no longer pressing.

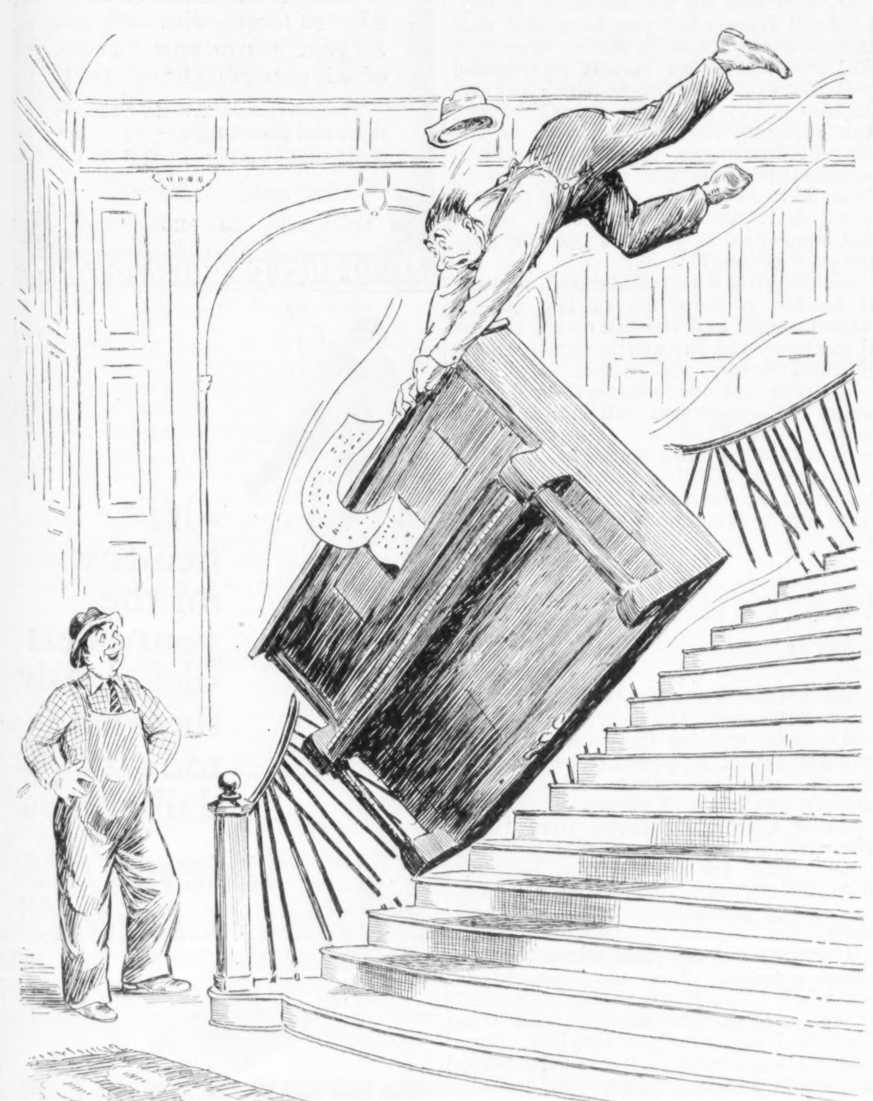
"To my mind, this is an unwarranted drain on a reservoir which properly belongs and, as a matter of national policy, always has belonged to the states. This, added to the overlapping among the states themselves, has created a condition whereby it is now possible for the total taxes on an estate to be more than 100 per cent of the estate. The need to cure such a situation as that requires no argument.

"There are some other phases of the problem that may not be so clear. There is no escape from the fact that 'death taxes' are capital levies. When carried to their highest limit the inevitable result is destruction of capital. When merely excessive, the effect differs from destruction only in elements of time and degree.

"Another very immediate effect of excessive estate taxes is their 'milking' of capital value. When the beneficiaries of an estate come to pay an excessive capital tax they must do so by selling substantial portions of the property. This operation is essentially a forced sale. The cumulative effect of a number of forced liquidations of large blocks of capital over a series of years is a lower valuation on all property.

"The foregoing applies principally to existing capital. It seems hardly necessary to state that beyond a certain

(*Continued on page 42*)



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What Are Chances of Lower Taxes?

Continued from page 41

point confiscatory estate taxes dampen the ambition of men to accumulate large fortunes. An ambitious man, after his life wants are well satisfied, would like to leave his family well provided for; but if he finds that by reason of excessive taxation the results are not commensurate with the effort, he will probably cut down his production, and the general wealth of the country will be diminished accordingly.

"We might summarize by saying that if the purpose of the estate tax is to raise revenue, excessive rates destroy the source, and such a policy is clearly bad; if, however, the inspiration behind monumental 'death levies' is indeed the redistribution of wealth, then a different question is presented, and we may hold up Russia as an example."

Q. "Is the income tax, in your judgment, here to stay?"

A. "Yes, unless some of its too ardent proponents are successful in their apparent effort to destroy its usefulness and productivity. We must remember that the income tax is just a little more than ten years old. Before 1913 the great bulk of the federal revenue came from customs duties on imports and special taxes on liquor and tobacco. No one was really bothered then on account of the taxes taken from him by the federal government. Now, however, more than 3,000,000 are impressed with the fact directly through quarterly depletion of their bank balances, and some millions of others, I am convinced, are becoming increasingly aware of its existence. Many of the first class are so entangled in its meshes as to make the question of their federal tax bill almost a controlling influence in their business operations and an important consideration in determining the kind of lives they choose to live—whether they are to continue vigorous and productive citizens or another sort. A system of taxation with such effects is wrong, and presents a problem, a solution of which, with safety to our future, cannot be long postponed.

"We have now the anomaly of a government seeking to collect income taxes and at the same time providing legal authorized means of avoiding them, through its own agencies, and a refusal to tax the income from the enormous mass of securities being issued by state and municipal governments. It is an interesting commentary on the method of approach by some to an economic question that the means of tax avoidance by the wealthy are promoted by the very persons who most vehemently demand that the wealthy shall pay. Differing from the ideas of other countries, we have a theory of income tax which treats realized increment in capital values as income. The theory may be correct, but when we come to practice we find that, in order not to put all business and dealing in property in a strait-jacket, page after page of exceptions must be written into the law. With so many doors to the house, the effort to close them all has given us the most intricate tax law in history. At the apex of this structure we have maximum rates of tax and a publicity provision which not only encourages tax avoidance but make its avoidance, unless human nature be changed, inevitable."

Q. "I understand, then, that you will urge the repeal of the publicity provision?"

A. "Yes, and also of the gift tax. The first may be dismissed with the remark that it must be abhorrent to all citizens still imbued with the spirit of our Constitution, which insures, we have long believed, the right of privacy—a treasured ambition of all free peoples.

"The gift tax, aside from the constitutional question involved, is an excellent illustration of the futility of trying to prevent avoidance of excessive taxes and still not penalize legitimate transactions. Under the statute, if property is sold or exchanged the difference between the value of the property and what is received is considered a gift. So, if a seller makes a bad bargain, he suffers not only his loss on the bargain, but he must pay a gift tax on this loss. The more he has lost the more tax he has to pay. The duty devolves upon the taxpayer to report every transaction where he received less in value than he gave, and upon the Bureau of Internal Revenue, therefore, to pass upon innumerable straight business transactions. Something is wrong with our tax policy if legislation such as this is necessary to make the collection of revenue effective."

Q. "To sum up the situation briefly, I take it from what you have said that the condition of the Treasury next year will be such as to permit substantial reductions of revenue through tax reduction or, as you have so well stated, 'tax reform;' that the features of the present law most urgently requiring modifications are the surtaxes, say to 20 or 25 per cent; the repeal, or at least the drastic reduction, of estate taxes; and the repeal of the gift tax and publicity provisions?"

A. "That is a fair statement, adding, of course, a reduction of the miscellaneous taxes and the tax on all classes of taxpayers so far as the requirements of the Treasury will permit."

Q. "You are considering the soldiers' bonus in connection with taxes this year, are you?"

A. "That is water past the mill, but I think you will find the subject quite pertinent to the consideration of taxes some years from now."

Don't Let Nerves Bluff You

Continued from page 14

Abrahams drove himself forward by an extra yard with a supreme nervous effort which he held to the finish.

Nervousness is not a sign of fear, nor does it indicate any lack of courage as so many seem to think. And in place of being a handicap, it may be a great aid. It has undoubtedly been a helpful factor in the careers of Tilden and Dempsey. It has added to their aggressiveness, their dash and their speed. With them it has been motor power that sends them along at a faster pace. It is only dangerous when it gets beyond control and brings on mental panic. You see that frequently when a pitcher suddenly begins to pass man after man. After passing the first man in a tight spot, fear and loss of confidence may take possession of him and leave him floundering. This let-down, however, often starts in the brain or mind where the keener imagination may frequently get into the deepest trouble.

Willie Hoppe is a master of concealing nervousness, but Willie has his share. In his championship match against Cannefax, Hoppe, after missing, would stroll leisurely to his chair and rarely look at the table until he was due again. Apparently he was taking the situation easily and casually, without any touch of nerves. But when it came to playing there were times when it looked as though Hoppe would never make the stroke, for he "addressed" the ball time after time before finally permitting the cue to do its work.

They are all nervous when the big moment comes. They may conceal it, but when there is anything important at stake there are almost none who don't feel some sudden tingling, some rush of excitement, some extra pulse motion to indicate eagerness, anxiety or tension. There have been men of courage who couldn't control their nerves, but the great test is to ride with the nerves and still keep a grip upon them. Those who are nervous under the test have nothing to worry about. They travel with select company—including most of the champions.

GENIUS
. . . while you wait

Genius is too often like the poet's lady—"uncertain, coy, and hard to please." Mennen Shaving Cream is a stroke of genius, but it hasn't a trace of temperament.

I know a few baseball pitchers who reach the heights only when the sun shines hotly. Mennen Shaving Cream strikes out the whiskers regardless of the water's temperature. Tepid, luke-warm, or cold water suits Mennen's as well as hot.

A certain matinee idol must have a sympathetic audience to do his best. Mennen's gives you a perfect performance even if the water is hostilely hard or aggressively alkaline.

Many race horses are unable to run fast unless track and weather conditions are ideal. Weather never makes Mennen Shaving Cream too hard or too soft in the tube. Mennen's is always the same creamy consistency—ready to give you a zippy, gorgeous shave.

The poet sighs for a life-time in which to complete the perfect sonnet. It takes Mennen Shaving Cream just three brief minutes to make your shave an epic of efficiency.

Anywhere, anytime, under any circumstances, Mennen Shaving Cream will give you absolute beard softening by the white magic of dermutation.

Druggists have Mennen's in 50c tubes.

Millions of men use Mennen Talcum for Men after every bath and every shave. Luxuriously soft, cooling and absorbent. Tinted to match the color of your skin. 25c.

Jim Henry
(Mennen Salesman)

MENNEN
SHAVING CREAM

$100.00
The cap stays on, the cream comes out! Coin a name for this Mennen invention. $100 to the winner. Contest closes July first.

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Thermo
KNITTED
COATS & VESTS

For work
or play—
indoors
or
outdoors

Useful the year 'round

Thermo combines attractiveness with utility. Sporty looking styles as well as "quiet" ones.

For canoeing
" hiking
" golfing
" motoring
" camping
" house coat
" office coat

No shoddy in Thermo—they are all virgin wool, which is responsible for their good looks and superior wearing qualities. They wash beautifully.

Wear a Thermo and learn why so many wise men get *all year 'round comfort* out of this unusually handy coat.

Thermo coats and vests are made right and priced right—if your retailer cannot supply you, write us.

THERMO MILLS, Inc.
345 Broadway, Dept. C, New York

"From Sheep's Back To Yours"

-it's healthy for the youngsters -deliciously flavored too-its daily use is "a sensible habit"

BEEMAN'S
Pepsin Gum
AMERICAN CHICLE CO.

Picked Out Of The Air

by Jack Binns

A Gallant Gentleman

LET us all take off our hats to M. Hiwatari, the heroic radio operator of the Raifuku Maru. Undoubtedly he knew well there was no chance to escape the tempestuous sea which destroyed his ship, yet for several hours he pounded away steadily at his key while the steamer was floundering sluggishly at an angle of sixty degrees. In this position he had to send continuously so that the Homeric's operator could keep his radio direction finder on the doomed ship.

A Valuable Possession

OUR radio map gives all present broadcast stations, call signals, wave lengths, power, kind of service, standard time divisions, radio districts with their numbers and boundaries, and a distance finder. Send your order with 25c in stamps to Collier's, Radio Map Dept., 250 Park Avenue, New York City.

What to Do

STATIC is not such a terrible bugbear. There are very few days in the year when it is so bad that reception is impossible. During the static period there are just a few things the average fan should do. In the first place forego any idea of distance reception. Concentrate on the local stations. Work the loud speaker on one audio stage. Keep rheostat adjustments as low as possible. The music and speech will be much weaker, but static will be weaker still. If these precepts are followed, quite a lot of radio enjoyment may be had during the summer months.

Let's Stop Some of 'Em

DURING the past three years there has been some spasmodic discussion regarding the problem of who is going to pay for broadcasting. Undoubtedly this is a question which will have to be answered ultimately. At the present time, however, the difficulty is entirely different. The question now before us is "How are we going to stop them from broadcasting?" The problem keeps Secretary Hoover awake nights. Apparently there is no answer in sight.

"m'dear ray'io awjince–"

Wottalife! Wottalife!

OVER in Montreal station CKAC has erected a studio in a brewery. I hesitate to record this fact in fear that most American radio artists may migrate there and leave us a cold and sterile ether. Listeners have been awarded ten-gallon prizes in competitions conducted by the station. I have felt tempted to compete, but—what's the use?

Line Forms at Left

THERE are about fifty concerns which have applied for Class B broadcasting licenses still awaiting wave-length assignments. They want to come in at this late date because they realize the advertising value the pioneers are deriving. There is no place for them so they are beginning to demand a division of time with the established broadcasters. Do you think that is fair? I do not! If they can show they have produced something that will better the radio art—then give them a wave length. Otherwise they should wait in turn to get what's left whenever some station discontinues or resigns its license.

Make Some Pin Money

WE ARE still paying $10 for all original stories of ideas and experiences good enough to print. Make them brief and to the point. Send them to Jack Binns, Collier's, 250 Park Avenue, New York City.

unk! unk!
?
"only chicago! if you were a dachshund I'd get san francisco!"

A Family Aërial

M. R. CHANDLER of Tulsa, Okla., sends me the following clipping from his local paper with the comment that it's a doggone good story:

"After his radio aërial had broken loose accidentally Tuesday, J. H. Bolinger Tuesday night tied a connecting wire about the front foot of his dog and heard a concert being radiocast from WKY, an Oklahoma City station, Bolinger said Tuesday night. By hooking up the dog, his wife, daughter and a friend, Bolinger said, he enjoyed a concert from a Los Angeles station. Bolinger stated that, although the dog was a wire-haired fox terrier, the wire hair does not seem a necessity and that any dog will serve just as well as an aërial for short-distance receiving."

A Neck-and-Neck Race

CHARLES S. BROWN of Argusville, N. D., sends me this story:

"While visiting a friend who owns a homemade, one-tube degenerative squaller, we listened to CKY, Winnipeg. The announcer described the process of rebroadcasting and then demonstrated it. He gave us a couple of numbers from WOAW, WQJ, and WOS, and then several from WTAM. The present wave length of CKY is about 390 meters, while WTAM is on 385, and we could hear both stations sending out the same stuff at the same time. Not quite at the same time though, CKY was far enough behind WTAM to notice the delay. Now the music from WTAM was coming 900 miles and from CKY it came 1,500 miles—the distance from Cleveland to Winnipeg and back here. That meant that CKY's music should have arrived about 1/310 of a second after WTAM's music, and, b'gosh, we could hear the delay!

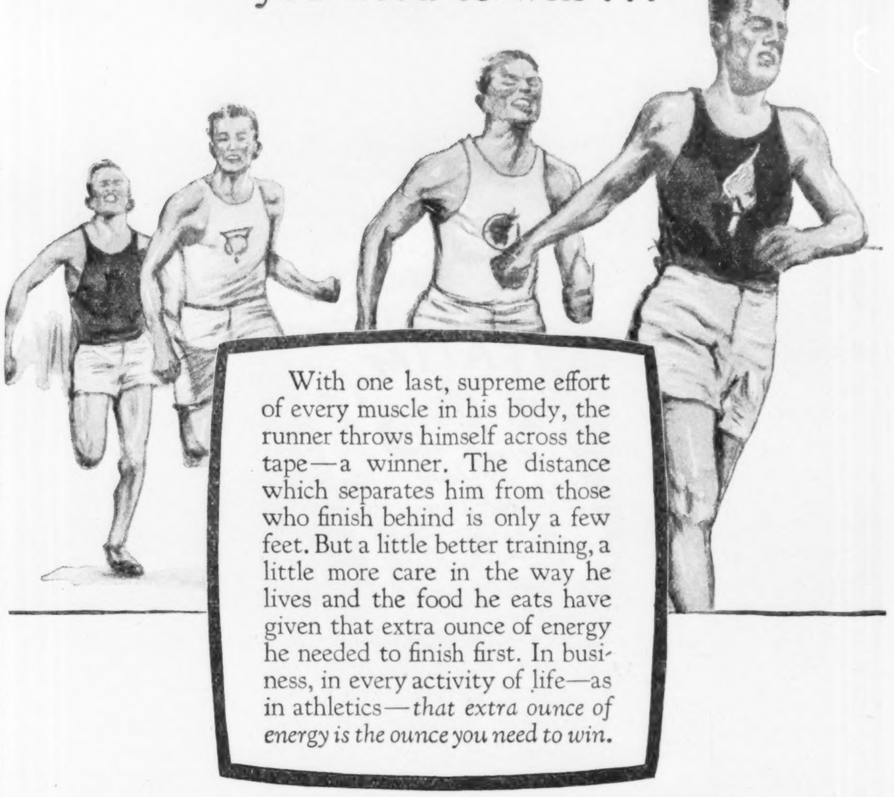
"Maybe radio waves travel slower in Canada. How d'ye figger?"

Well, Charles, we "figger" you've got pretty darn sharp ears, or else you "figger" that we are pretty easy.

The Story We Don't Hear

ARTHUR JONES of Yonkers wants to know whether it is possible for studio managers to exercise more judgment in selecting the dinners they broadcast. He complains that fully seventy per cent of the dinners are failures so far as listening in is concerned. He says that invariably the moment some speaker waxes eloquent under the stimulus of post-prohibition influences and plunges into a delicate story—the broadcast station operator cuts him off the air, leaving the fans bewildered and sore.

That extra ounce of energy is the ounce you need to win . . .



With one last, supreme effort of every muscle in his body, the runner throws himself across the tape—a winner. The distance which separates him from those who finish behind is only a few feet. But a little better training, a little more care in the way he lives and the food he eats have given that extra ounce of energy he needed to finish first. In business, in every activity of life—as in athletics—*that extra ounce of energy is the ounce you need to win.*

Famous for the energy it builds

no less than for the enjoyment that it brings

MODERN cookery gives you some of the vital, health-building food elements in abundance and others only on rare occasions. Yet to feel fit and keep fit, the important parts of you—your energy, vitality, muscles and mind—must be properly nourished. And proper nourishment depends upon your getting the important food elements in correct proportions in the foods you eat.

Unless you are a food expert, you have no way of knowing the variety of foods to select to get these necessary elements. And there are millions like you.

That is why Grape-Nuts was originated. It is a food deliberately designed to give you elements essential to keep your body in the pink of perfection. And to give them to you in the most delicious form—dextrins, maltose and other carbohydrates for heat and energy; iron to enrich the blood; phosphorus for better teeth and bones; protein for muscle and body-building; and that important appetite-builder, the vitamin-B.

Add a generous portion of whole milk or cream to a serving of this delicious food. And you have an admirably balanced ration.

Grape-Nuts is a delightful breakfast dish. The flavor of the golden grains is in every nut-like kernel. This is the only food that has ever succeeded in bringing out this flavor in all its full richness.

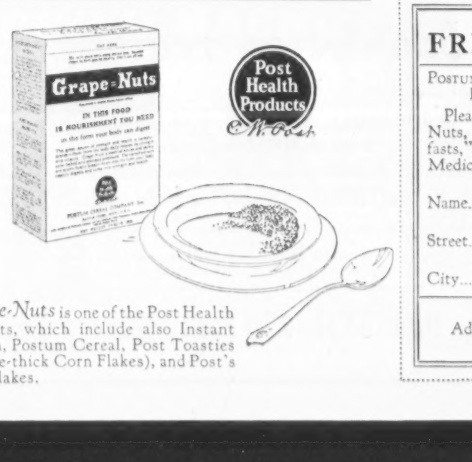
Try Grape-Nuts tomorrow morning. Two tablespoonfuls are enough—this food is rich in nourishment. Add milk or cream. Taste for yourself the nut-like flavor with its delicious suggestion of malt sugar. Then you will know why Grape-Nuts is a favorite food with millions.

A special baking process makes Grape-Nuts one of the easiest foods to digest. Know that Grape-Nuts is the kind of food that authorities everywhere recommend. For it gives the teeth and gums the exercise they need. Because the kernels are crisp, you chew them—to the everlasting betterment of your teeth.

A series of health breakfasts—with two servings of Grape-Nuts free!

Mail the coupon below and we will send you two individual packages of Grape-Nuts free—enough for two breakfasts. We will also send you "A Book of Better Breakfasts," containing menus for a series of delightful health breakfasts—and written by a former physical director of Cornell Medical College who is known as America's foremost conditioner of men and women. Follow these menus and form the habit of healthful breakfasts.

© 1925, P. C. Co.



Grape-Nuts is one of the Post Health Products, which include also Instant Postum, Postum Cereal, Post Toasties (Double-thick Corn Flakes), and Post's Bran Flakes.

C. 6-25 G.N.

FREE—MAIL THIS COUPON NOW!

Postum Cereal Company, Inc.
Battle Creek, Mich.

Please send me, free, two trial packages of Grape-Nuts, together with "A Book of Better Breakfasts," by a former physical director of Cornell Medical College.

Name..

Street..

City..............................State..............................

In Canada
Address Canadian Postum Cereal Co., Ltd.
45 Front St., East, Toronto, Ontario

"Rich Though Poor"

Continued from page 20

for material accumulation but for education. My husband had a salary of fifty dollars monthly when we were married nineteen years ago. Since then he has done all his high school work, with five years of college work, and secured a master's degree in Education. In that time he has earned a total salary of $20,000. We have no property, but it has been our privilege to touch and influence hundreds of young lives, the men and women of to-morrow. We do not own a home of our own, but have two children in high school, also studying music, and an automobile, a piano and comfortable surroundings. Through our children and students, we shall reach greater heights of achievement. Nineteen years and $20,000 invested in 'futures.' Who can estimate the return? We are rich!"

5. *"Three Acres and Liberty."* A good deal of fun has been poked at back-to-the-landers, but people are making such ventures succeed. Back-to-the-land is a hard pull, but the basic way to independence for many folks.

An art teacher, fifty years old, widowed, with four children, found her calling "nonessential" when war began. She took Horace Greeley's advice, went west, and filed on a homestead in Colorado. People tried to show her how hopeless it was—with only $100 and her nerve! They hard-scrabbled it through the first year, breaking ground with a donkey, sowing grain by hand, raising potatoes and chickens, helped by six dollars a month rent from their cottage back East. That was nearly ten years ago. To-day, with homestead land acquired by the children, they have 810 acres valued at fully $10,000, a good house, a barn, seventeen cows, three horses, a car and a tractor.

A California girl had $8,000, saved from twenty years of teaching, when she became a back-to-the-lander. For a six-room bungalow, on the edge of a foothill town, with barn, shed corral and a good-sized plot of land, she paid $2,700. For two goats, a dozen hens, pony, buggy and the planting of a garden, $300 more. The rest of her capital was invested to yield $300 a year, but a third of that goes to an invalid relation. She has made a success of goats, chickens and fruit, lives comfortably on sales of eggs, broilers, goat milk and produce, has a radio, a valuable dog, an open fire, a place in the community, and an occasional holiday trip.

6. *The Watch-Dog of the Treasury.* This is just plain old-fashioned thrift stuff, but more people get results with it than by any other method. There are certain practical wrinkles that seem to work well everywhere. And scrimping isn't as important as shrewd buying—having the cash to purchase at the right time, and buying quality instead of false bargains.

Paying cash is the watch-dog's first rule. After that, keeping a budget, making it a game, and watching the little leaks (money evaporates in dimes rather than dollars). Saving what you can, first of all, is another good rule—get yours before the others do. The watch-dog reads advertisements, shops for solid values, knows where the sales are genuine. She buys food for nourishment, clothes for service, knows how to make up and make over, takes the stitch in time that saves nine.

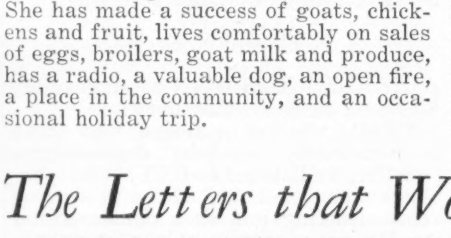
Keep your savings at work is a good watch-dog rule—deposit them in the bank, or buy an interest-bearing security, or invest in real estate. One couple, just thirty, after eight years of married life, have $10,000 invested, $11,000 worth of life insurance, and are receiving $600 a year interest. Yet the husband's income has never reached $200 a month, and they live in a Western city. By studying investments and taking profits on good securities and real estate, they have made profitable "a working plan of working people," and by fifty expect to have $40,000, yielding $200 a month.

The joint money account is a great help, because it means teamwork in planning, managing and saving.

"We've found that the spending of our income is not too insignificant a matter to pray over," says a Texas wife, and gives these ten commandments:

1. Buy the best. 2. Pay cash. 3. Keep spending money in the bank and pay by check. 4. Put surplus money to work. 5. Plan for the future—the budget system shows where to stop. 6. Don't be afraid to spend when the chance comes—a wise "buy" pays. 7. Read the advertisements—the best things are well advertised. 8. Give—money in the right spirit will always return in some way. 9. Work—nothing promotes reckless spending so much as idleness. 10. Study how to earn and how to spend.

The Letters that Won the "RICH THOUGH POOR" *Contest*



FIRST PRIZE—$200

By Mrs. E. V. Hulbert
Minneapolis, Minn.

Dear Sir:

We are eight, six children ranging from sixteen years to twenty-eight months; our entire income $55 per week. We keep to a budget and my family is healthy, dressed good enough and happy.

Fixed expenses are: Rent, $35; groceries, including four quarts of milk daily, $65; meat, $10; insurance, $4.48; electricity, $3; telephone, $3; music lessons, $3; reading matter, $1.40; fuel for five months, average, $30. At this time we pay $5 on a debt, $5 on a small furniture contract and $10 per month on our dream. Our dream is a small lake-shore tract which we hope to make a paying tourist resort; every week $2 goes in the bank.

This leaves about $50 a month for clothes, incidentals, etc., and this is where the dollar-juggling comes in. I make almost everything the children wear, and my one talent is making over old clothes. It costs to keep two girls in high and three others in grade school, but this is our real investment in life—to send them out a little finer equipped than their parents were, a little more faithful to their ideals. The fun we have doesn't cost much, but 200 words wouldn't tell it.

SECOND PRIZE—$100

By Mildred V. Ewing
Seattle, Washington

Dear Sir:

Budgeting the family income has become the practice of most households, but very little is said about a budget for the single person.

I am an office assistant commanding a fair salary, and believe I have found a method adjustable to most incomes: Board, room, laundry, 30%; clothing, 25%; savings, insurance, 20%; car fare,

FATIMA
TURKISH BLEND CIGARETTES
Cameron & Cameron Co. RICHMOND, VA.
LIGGETT & MYERS TOBACCO CO. SUCCESSOR
NO GOLD TIPS BUT
What a whale of a difference just a few cents make

Author's National Edition
MARK TWAIN
only uniform edition

Of course you have read a little of Mark Twain—everybody has. Perhaps you know the delightful antics of the immortal Tom Sawyer and Huck Finn, or the strange things that happened to the Yankee of to-day who found himself suddenly in King Arthur's court. And you have longed to have these books in your library.

But have you read the rest of the novels, and the short stories and brilliant essays that have made Mark Twain's name a cherished American institution?

In the twenty-five volumes that comprise his work you will find a perfectly balanced library of humor, adventure, philosophy, and fun—every conceivable form of entertainment, from the ridiculous in "The Innocents Abroad" to the sublime in "Joan of Arc."

descriptive booklet on request

The Author's National Edition is the only complete uniform edition of Mark Twain's writings. By a plan of exceptionally easy terms, this edition is within the reach of everyone. What these volumes contain and how you may obtain them is told in a booklet "Your Friend Mark Twain," which we are offering free. You should know something about the works of the greatest American humorist. The booklet tells. Send for it to-day.

P. F. Collier & Son Company, Dept. 3331, 250 Park Ave., New York

5%; hobby, 4%; medical aid, cosmetics, 4%; gifts, church, 4%; stationery, literature, 3%; amusement, 3%; miscellaneous, 2%.

A daily record of all expenditures is kept, listing each under proper heading and totaled monthly for comparison.

By living a forty-minute ride from the office all advantages of home environment are obtainable at a reasonable figure. The time spent on the car is utilized in reading Collier's and other favorite magazines. By designing and making most of my wearing apparel I am able to maintain two wardrobes, one for business and one for social usage.

Everyone should have a hobby. Mine is music, and the 4% is spent for piano lessons. Many may question my item of "Savings," but this is explained by saying that next year I expect to "See America First."

THIRD PRIZE—$50

By Leon E. Bradley
Mountain, Wis.

Dear Sir:

How do I stretch $22.50 a month so my wife and I can live?

Being a disabled soldier receiving only $22.50 a month compensation from the government and unable to work, hardly able to pump a pail of water without being sick from the exertion, it is necessary that I stretch every dollar to the limit.

This is the way I do it: each month as my check arrives I use part of it to order leather, beads, etc., and make up ladies' handmade beaded purses, which I sell to tourists and to the stores in the near-by station. Thus I stretch my small investment several dollars each month.

We live in a log cabin and do not have to pay rent. We pick wild berries in the summer and can them for only the cost of sugar.

We buy our groceries where they are on bargain sales.

Our flivver serves for pleasure and business. We enjoy our trips when out selling the purses.

By getting subscriptions for a newspaper we won a three-tube radio which we enjoy.

Each month we try to put a few dollars in the bank for happier days in the future, when I have regained my health.

Northwind

Continued from page 13

of danger—the chestnut horse had permitted no halt for food. In this beautiful vivid green oasis in the wilderness of woods he halted at last.

The meadow was dotted with grazing deer. Clearly no enemy lurked there. With a joyful whinny, Northwind turned aside from the path and led his consorts to the feast.

A half hour later, an instant before the wariest of the whitetails had caught the warning sound, the wild stallion raised his head suddenly, listened intently for a moment, then, with a peremptory summons to the mares, trotted slowly with high head and tail toward the lower end of the meadow. Because wild creatures do not ordinarily rush headlong through the forest, he miscalculated the speed of the intruder whose hoofbeats he had heard. He was still near the middle of the meadow, while the mares, loath to leave the clover beds, were far behind him, when he saw the Raven on Manito-Kinibic dash out of the woods.

The young brave heard the wild stallion's snort of surprise, saw him leap forward and race for the buffalo path, while the mares wheeled and galloped off to the left. In long, beautiful bounds the stallion skimmed over the grass to the meadow's lower end where the path reëntered the forest.

The damage having been done, the Raven let Manito-Kinibic do his best for two or three miles. But the wild horse ran like the north wind which blows across the summit of Unaka Kanoos. It was then that the Raven named him, in honor of that north wind which is the swiftest and keenest of all the winds of the mountains. Until his rider checked him, Manito-Kinibic ran a good race. But they saw the stallion no more that day.

EVEN among the Cherokees, great hunters and marvelously skillful trackers, it was considered a noteworthy thing that Corane the Raven and Manito-Kinibic the Rattlesnake were able to follow the trail of the chestnut stallion all the way from the eastern slope of the Overhills to the low country of the Atlantic coast, more than two hundred miles as the white man reckons distance. In one respect fortune favored the young warrior. Except for the Muskogee ambush in the mountain pass, he suffered no interference at the hands of man and indeed saw scarcely a human face between the Overhills and the coast. Even when he had reached the white men's country—where, however, the settlements were still small and sparse—the wild horse's fear of human enemies kept both himself and his pursuers out of man's way. The spot where the long chase had its ending was as lonely as the remotest wilderness.

To Northwind, after this long journey, that spot seemed a paradise. To Corane the Raven, viewing it cautiously from the cover of the woods about noon of a warm, cloudless June day, it seemed to combine all the conditions essential for his success. A dry, level meadow, carpeted with short, thick grass and shaped like a broad spearhead, lay between a converging river and a creek which came together at the meadow's lower end. There, and for some distance along the shore, the land sloped sharply to the river, forming a little bluff about ten feet in height, while beyond the river lay vast marshes stretching for miles toward the hazy line of woods on the barrier isles.

THE Raven took in these things at a glance; noted, too, with satisfaction, that here and there in the meadow stood clumps of some dense, stiff-branched bush of a kind unknown in the mountains. Then, well pleased, his plan complete to the smallest detail, he let his eyes rest again upon that feature of the scene which was the most important and most gratifying of all.

Almost in the center of the meadow stood Northwind, the wild stallion, alert, arrogant, confident, a picture of lithe, clean-cut beauty and perfectly proportioned strength. But he no longer stood alone. Just beyond him grazed five mares, all of them bays and all of them of one size and build. The Raven knew at once that they were not wild horses, and he surmised that they were strays from the white men's stock. But it mattered little whence they had come. The essential fact was that Northwind had taken them as his own, had become their master and protector.

Two hours before midnight, when the moon, almost at the full, swung high above the marshes beyond the river and the grassy expanse of the meadow was bathed in ghostly light, the Raven led Manito-Kinibic from his hiding place in the woods to the edge of the open. There the young brave halted. The big roan, his nostrils tingling with a scent which set his blood on fire, needed no word of instruction. He knew his part and would play it perfectly. Quivering with eagerness, yet too well trained to give way to the fury that possessed him, Manito-Kinibic moved out into the meadow at a slow walk, his hoofs making no sound.

The Raven waited until the roan had become a dim, uncertain shape in the moonlight. Then, crouching low, the Indian stole to the nearest bush clump, thence to another isolated thicket, and thence by a roundabout course to a third. He was halfway

(*Continued on page 46*)

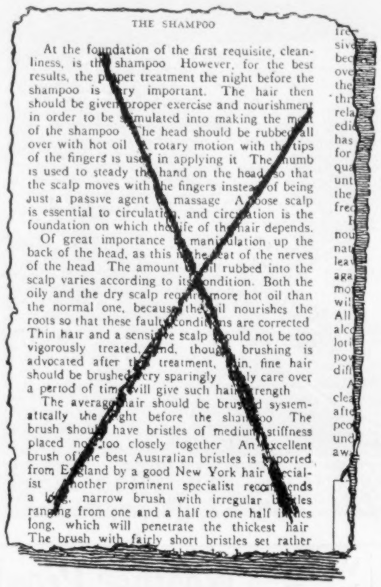
A short-cut to healthy hair

A shampoo that
CLEANS *and* FEEDS
at the same time

WILDROOT TAROLEUM HAIR-WASH

Here is the OLD way

As clipped from the beauty department of a prominent magazine.



THE SHAMPOO

At the foundation of the first requisite, cleanliness, is the shampoo. However, for the best results, the proper treatment the night before the shampoo is very important. The hair then should be given proper exercise and nourishment in order to be stimulated into making the most of the shampoo. The head should be rubbed all over with hot oil. A rotary motion with the tips of the fingers is used in applying it. The thumb is used to steady the hand on the head so that the scalp moves with the fingers instead of being just a passive agent of massage. A loose scalp is essential to circulation, and circulation is the foundation on which the life of the hair depends.

Of great importance is manipulation up the back of the head, as this is the seat of the nerves of the head. The amount of oil rubbed into the scalp varies according to its condition. Both the oily and the dry scalp require more hot oil than the normal one, because the oil nourishes the roots so that these faulty conditions are corrected. Thin hair and a sensitive scalp should not be too vigorously treated, and, though brushing is advocated after this treatment, thin, fine hair should be brushed very sparingly. Only care over a period of time will give such hair strength.

The average hair should be brushed systematically the night before the shampoo. The brush should have bristles of medium stiffness placed not too closely together. An excellent brush of the best Australian bristles is imported from England by a good New York hair specialist. Another prominent specialist recommends a long, narrow brush with irregular bristles ranging from one and a half to one half inches long, which will penetrate the thickest hair. The brush with fairly short bristles set rather

This takes hours—and costs dollars
—think of the trouble

The NEW easy way
with
TAROLEUM

Before you wet your hair—you first rub a little TAROLEUM into your scalp.

About five minutes of this sends the life-giving crude-oil to the hair roots. Then wet the head—notice the snowy lather.

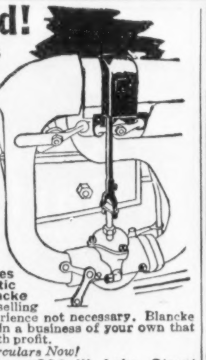
Into the washbowl goes all the dust and grease and dandruff. Lather again and rinse well.

When dried, your hair is silky and easy to handle.

Scalp healthy!
Hair beautiful!

Get TAROLEUM from your druggist—and if it isn't the best shampoo you have ever used, you can have your money back. *WILDROOT CO., INC., BUFFALO, N. Y.*

Agents Wanted!
Salesmen—Distributors
to use and introduce attachment that makes Fords run on 94% air. THERMOSTAT on exhaust automatically turns down needle valve as engine warms, exactly as Ford Manual says do by hand.



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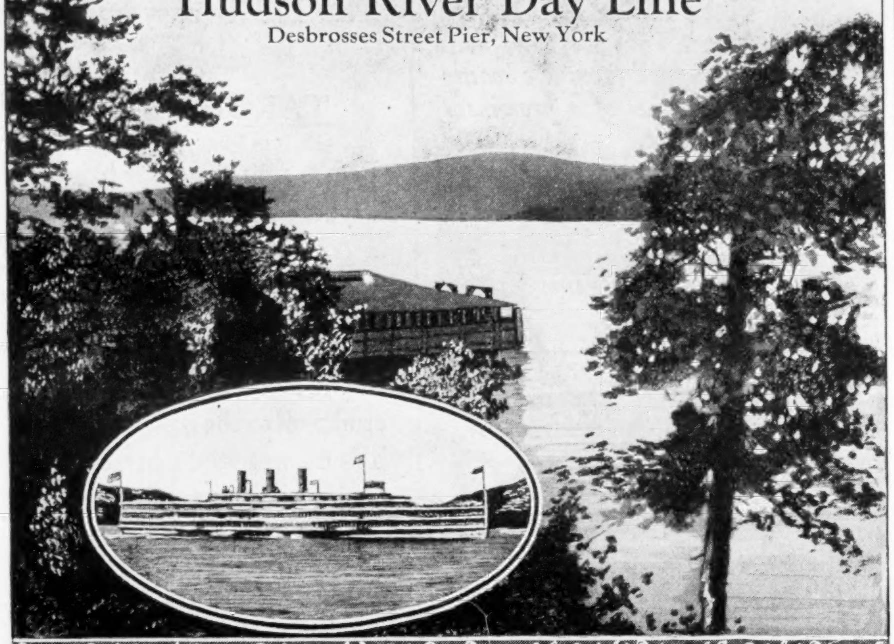

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Northwind

Continued from page 45

down the meadow when he heard the wild stallion's challenge and knew that Manito-Kinibic's keen nose had led the roan straight to his goal. Bending close to the ground, sometimes creeping on all fours, sometimes crawling like a snake, the Raven moved from bush clump to bush clump toward the sound.

A fresh breeze blew from the sea across the marshes. The wild stallion, resting with his mares near the meadow's lower end where creek and river joined, could neither smell nor hear an enemy approaching from the direction of the woods. Manito-Kinibic was scarcely fifty paces distant when Northwind saw him.

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A moment the wild horse stood at gaze, his muscles tense for the long leap which would launch him forward in swift flight. Then fear passed out of him and fury took its place. A glance had shown him what the intruder was—a lone stallion, riderless, unaccompanied by man, roaming at will and evidently seeking the bay mares. Loud and shrill rang Northwind's challenge. Instantly he charged his foe.

MANITO-KINIBIC THE RATTLESNAKE was a veteran of many battles. The fiercest battle of his career was the one which he fought that night in the moonlit meadow where the long chase of the chestnut stallion had its end. Northwind too had conquered many rivals to make good his mastery of the wild horse herds, but never before had he faced an antagonist as formidable as the burly roan. With Manito-Kinibic lay the advantage of size and weight; with the wild horse the advantage of quickness and agility. In courage neither surpassed the other. In cunning each was the other's match.

Almost at once they took each other's measure and, despite their fury, fought with instinctive skill, each striving to utilize to the utmost those powers in which he excelled. After his first whirlwind charge, Northwind did not charge again. He knew, after that first onset, that he must not hurl himself recklessly against the roan's weight and bulk. This was an enemy too big to be overwhelmed; he must be cut to pieces with slashing hoofs and torn to ribbons with ripping, raking teeth. Hence the wild stallion whirled and circled, feinted and reared, dashed in and leaped clear again, like a skillful rapierman whose opponent wields a broadsword—and wields it well.

For Manito-Kinibic was no blundering bruiser whose sole reliance was his strength. He, too, fought with cunning and skill, maneuvering with a lightness which belied his bulk, parrying and thrusting with an adroitness not much inferior to that of his opponent. But, apparently realizing the advantage which his weight gave him, he strove from the first for close quarters. Furiously, incessantly he forced the fighting, seeking to grip and hold his elusive enemy, rearing high to crush the wild horse with his battering hoofs, plunging forward with all his weight to drive his mighty shoulder against his foe and hurl him to the ground.

IT WAS a fight too furious to last long. A stallion's hoofs and teeth are fearful weapons. A few minutes more must have brought a bloody end to the battle, though no man can say what that end would have been. Suddenly from a bush clump a shadow darted, sped lightly across the grass, and vanished in a tuft of tall weeds. Northwind did not see it because it was behind him. If Manito-Kinibic saw it, he gave no sign.

The battling stallions wheeled and reared, biting and plunging, striking with their forefeet, thrusting, parrying, feinting. Once more the roan hurled himself forward, his small eyes gleaming red, his teeth bared, his heavy hoofs stabbing the air; and once more his slim, long-maned opponent, light as a dancer, lithe as a panther, whirled aside, escaping destruction by an inch.

Again, as they fenced for an opening, rearing high, snorting and squealing, the wild horse's back was turned to the tuft of weeds; and again the shadow darted forward, swiftly, noiselessly, gliding over the turf.

Next moment Corane the Raven crouched close behind the chestnut stallion. A half second more, and he had swung his rawhide thong with the skill for which he was famous. Then, with a shout, he leaped for Manito-Kinibic's head.

Northwind was down. He lay on his side, motionless as a dead thing. The rawhide thong, weighted at its ends, was wrapped around his hind legs, binding them tightly together. The greatest miracle was not the skill with which the Raven had thrown his snare. More wonderful still was the quelling of Manito-Kinibic's battle fury, the swiftness with which his master brought the raging roan under control. Yet this was merely the result of teaching, of long, painstaking instruction.

Manito-Kinibic, his neck and shoulders bloody, his flanks heaving, stood quietly, gazing down at his fallen foe with eyes in which the fire of hatred still glowed; but Northwind, his silky sides streaked with red, lay inert, inanimate, seeming scarcely to breathe. He offered no resistance as the Raven, with deft fingers, slipped a strong hobble around the slim forelegs and made it fast above each fetlock. There was no terror, no fierceness in the wild horse's large eyes. Instead they seemed singularly calm and soft, as though the brain behind them were lulled with a vision of places far away and days long ago.

Yet, if the chestnut stallion, a prisoner at last, dreamed of some green daisy-sprinkled forest prairie beyond the mountains, the dream passed quickly. Presently the Raven removed the thong which had held Northwind's hind legs helpless; and instantly the wild horse came to life, panic-stricken, furious, frantic for his freedom.

For a moment he thought himself free. His hind legs were no longer bound. The hobble around his forelegs bound them only loosely. With a snort he heaved upward and leaped away in mad flight—only to pitch headlong to the ground with a force which almost drove the breath from his body. Up he scrambled once more and down again he plunged as his fettered forelegs crumpled under him. Five times he rose and five times he fell before he seemed to realize his impotence.

For several minutes then he lay utterly still. The Raven had remounted Manito-Kinibic. The wild horse could not escape; yet it was well to be prepared for whatever might happen. The ordeal might be over in an hour, or, on the other hand, many hours might pass before Northwind's spirit was broken.

At last he struggled to his feet. The Raven circled him on the roan, watching him keenly. The captive's frenzy seemed to have passed. He was cooler now, steadier on his legs. Sudden anxiety which was almost panic gripped the young Indian. He recalled that once he had seen a hobbled wild horse travel a distance of half a bowshot in short labored bounds before falling; and in a flash he had become aware of a danger hitherto unrealized.

Quickly he slipped from Manito-Kinibic's back and approached Northwind from behind, uncoiling the weighted rawhide thong which he had removed from the wild stallion's hind legs. He would snare those hind legs again and thus make certain of his captive.

By a margin of moments he was too late. Northwind wheeled, bounded forward, and this time he did not fall. He had learned what not one hobbled wild horse in a thousand ever discovered—that while a leap of normal length would throw him every time, he could travel at least a little distance at fair speed if his leaps were very short.

Another bound he made, another and another—stiff-legged, labored, heartbreaking—keeping his balance by a miracle. He was more than halfway to the river's edge when the hobble threw him, and, though he fell heavily, almost in an instant he was on his feet again, bounding onward as before.

On the very verge of the low bluff, the Raven, who had remounted as quickly as possible, drove Manito-Kinibic against the chestnut's flank in a last attempt to turn or throw him. Reeling from the blow, Northwind staggered on the brink. Then, rallying his strength for a supreme effort, he plunged sidewise down the steep slope, and the water closed over him.

Some say he was drowned. The Raven never saw him again, though the moon shone brightly on the river. But the water is very deep beside that bluff, and there the ebb tide is very strong and swift. It might have borne him quickly beyond the Indian's vision; and since the hobble allowed his forelegs some freedom of action, he might have made shift to swim.

AT ANY rate, when Dunmore, the trader, told the story of the chestnut stallion that night in Nick Rounder's tavern, an old seafaring man who was present pricked up his ears and asked the trader certain questions. Then, with a great show of wonder and a string of sailors' oaths, he spun a queer yarn.

One midnight, he said, while his ship lay at anchor in a river mouth between two barrier islands, the lookout sighted a big chestnut horse coming down the river with the tide. They manned a boat, got a rope over the horse's head, and towed him to the sandy island shore. He seemed almost exhausted, his neck and shoulders were cut and bruised, and how he had come into the river was a mystery, since his forelegs were hobbled. They could not take the horse aboard their vessel; so, after cutting the hobble, they left him lying on

(*Continued on page 48*)

Doctor, He Won't Mind Me!

By HAROLD CARY

PARENTS who live in Boston bring their children into Habit Clinics—those astonishing advice stations for fathers and mothers who want a peaceful, happy home in spite of children who won't behave—and the State takes a kindly interest. The State of Massachusetts actually gives them the latest facts—the first scientific facts ever available—on how to keep from ruining the lives of us who are parents.

Here is Dr. Douglas A. Thom, director, on how to make them obedient—and when to make them obedient:

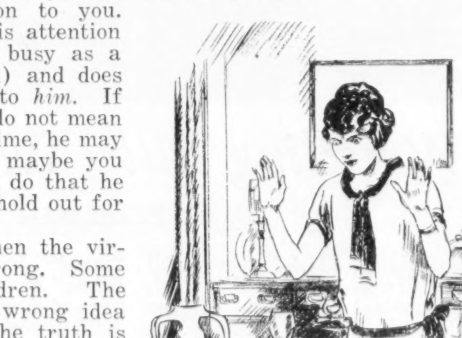
"Why doesn't the child obey? Maybe you use the wrong method. Perhaps you give many commands absent-mindedly without meaning them." Dr. Thom says the child knows if you do and stops paying attention to you. Perhaps you do not gain his attention when he is busy (just as busy as a grown-up, to his own mind) and does not know you are talking to *him.* If you are not consistent and do not mean what you say every single time, he may take a chance on you. Or maybe you offer a reward. When you do that he finds it "good business" to hold out for a bigger bribe.

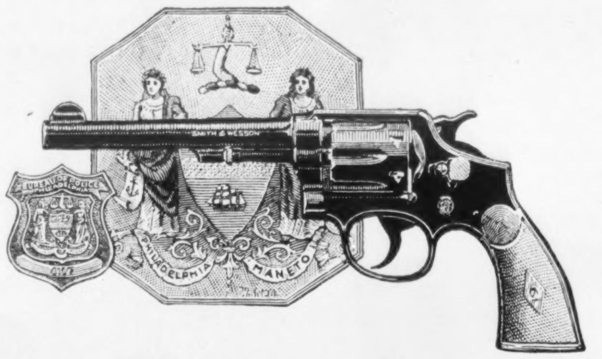
Here's what happens when the virtue of obedience goes wrong. Some parents obey their children. The child grows up then to a wrong idea of the world. Learning the truth is a bitter experience. It sends sound young men and women to the prisons and reform schools. But there are, on the other hand, many children who obey their parents far too well. They never learn to think and try things for themselves.

Jealousy, of course, will upset everything. It should be taken seriously because its consequence is tragic. Many cases are on record of children of six and seven who have seriously injured or even killed younger children of whom they were jealous.

Jealousy is a form of self-love. Do not think it cute to "get a rise out of him" by loving and petting the baby to tease him. Don't show partiality. Make him love the new baby too.

Jealousy, uncontrolled in childhood, says Dr. Thom, makes it hard to "get along" when the child is grown up. A jealous man or woman doesn't work well with others because he cannot bear to see others get ahead. That jealousy which holds back a man of thirty is probably a mental habit gained before he was six years old! And yet now, since he thinks as a baby he was not fairly treated, he thinks he is unfairly treated, and so his efforts to get ahead are useless. He won't try hard.





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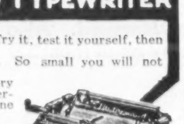

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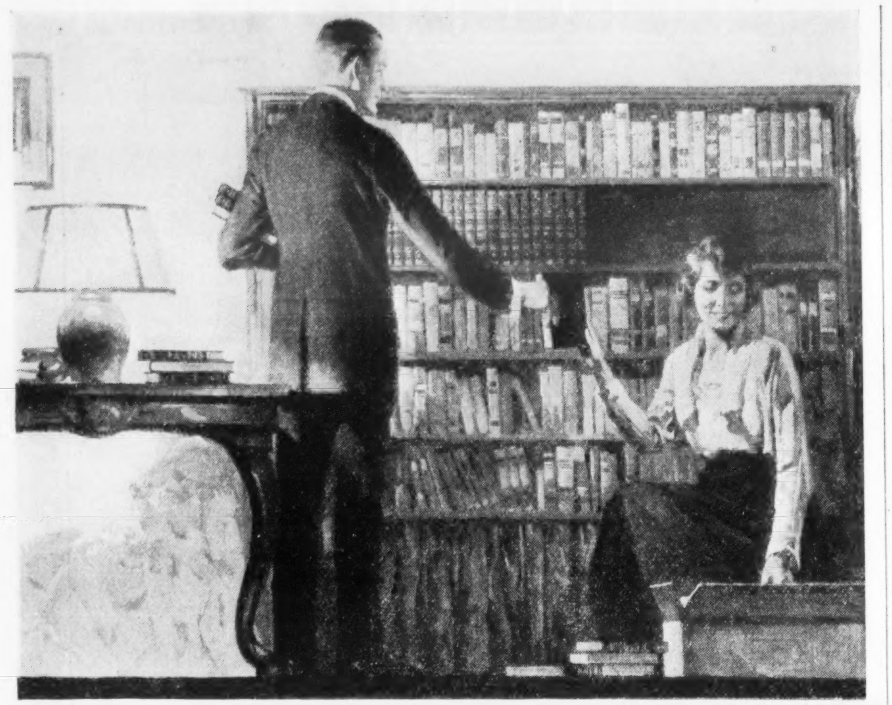

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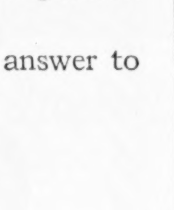


Northwind

Continued from page 47

the beach, apparently more dead than alive. They expected to see his body there in the morning, but when they weighed anchor at sunrise he was gone.

Dunmore believed the old man's story. At any rate, it fits in with an old legend handed on to-day in the barrier islands of the Carolina coast.

The story runs that the slim, wiry ponies of those islands, rovers of the beaches and marsh flats, have in them the blood of De Soto's Andalusian horses abandoned nearly four centuries ago in the Mississippi wilderness, six hundred miles away, beyond the mountains. However that may be, the river in which Northwind made his last desperate bid for freedom passes quickly to the sea between two of these barrier isles.

Are They Getting Your Money?

Continued from page 6

purchase an interest in the winnings of your horse. The fact is printed on the ticket. Thus for two dollars the humblest piker can become a part owner in the winnings of the highest priced thoroughbred on the course.

A handsome million-dollar plant is ready to open for business at Coney Island in Cincinnati. Another million-dollar course near Cleveland is pulling into the circuit. Kentucky, with four tracks already, at Louisville, Lexington, Latonia and Raceland, is planning a fifth at Dade Park near Owensboro and Evanston, Ind.

In a dozen states this winter the sports have been calling on the he-men in the legislatures to quit listening to the "sissies and kill-joys" and legalize pari-mutuel betting.

"Look at Kentucky," they argue. "The tracks there pay the state $2,500 a day. Look at Maryland. She collects a cool million annually out of her 5 per cent cut on the pari-mutuel machines. Look at Ontario. The government there took nearly two million dollars last year as its share of the bets made with the pari-mutuel machines and another $800,000 in taxes out of the racing associations. You can't stop the boobs from betting on the races, so let the state get its share of the boob money."

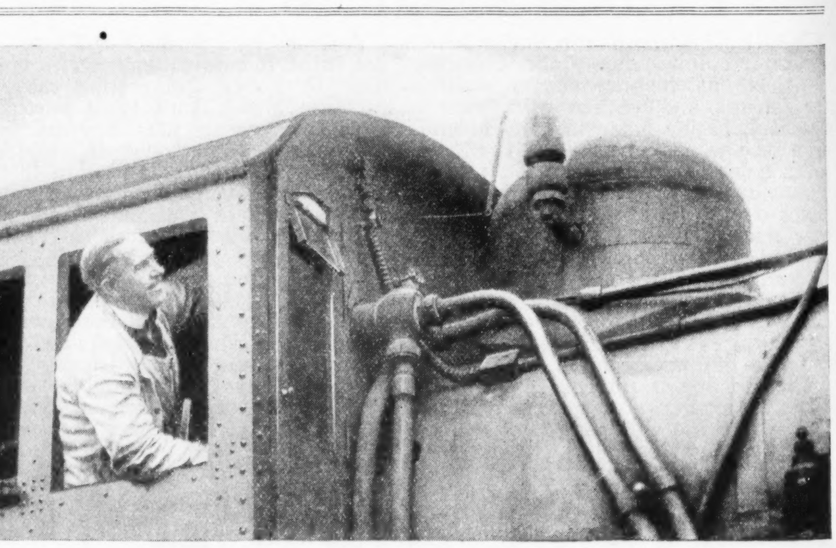
The argument is a perfect one, simple and direct, and in accordance with the best standards of race-track logic. The plan is to have the state say to the gamblers:

"Set up your boob traps and get to work on the suckers. But don't forget! Five cents for the poor old government out of every dollar you can coax out of them."

"But why look at Kentucky?" answered some of the legislators. "Why look at Maryland? It is winter in Kentucky and Maryland. Why not look at Florida? They have races there and a lot of other things besides. The looking there is much nicer."

And so during the winter lawmakers from various states have junketed to Miami to study the ways of the horse bug and to hear what they could hear on the proposal to revive racing in their own states.

Whatever else they heard I am sure there was enough talk about money. I visited a track during the winter. But it was in Long Island, not in Florida. It was bleak and wet and gray and spooky, very unlike the same track when I saw it during the summer, gay with color and alive with a restless, betting holiday crowd. There were some horses wintering there. I made my call



"Whistling Bill" WARDOFF

By CY PETERMAN

"WHISTLING BILL," they call him. He is William Wardoff, the musical engineer of the Philadelphia and Reading Railway.

Wardoff has been railroading for twenty-one years on the Reading. His run is between Camden and Atlantic City.

It isn't just his locomotive whistle that Wardoff plays. Long before he learned to coax tunes out of the brass-lunged steam valve atop "Old 568," his favorite mount, Bill was playing the violin and piano. Occasionally he fills in on the Audubon band—he can push notes through almost any kind of wind instrument.

Hymns and old-fashioned melodies are "Whistling Bill's" standbys on his trusty tooter. He doesn't attempt "jazz." In addition to "Home, Sweet Home" he has mastered the sharps and flats of a number of sacred songs.

"All you need is an ear for music and a little patience," he explained at the Camden roundhouse. "Just get the 'touch' on the old rope, that's the trick."

A number of times Wardoff has been ordered by Reading officials to stop his whistle music. "Bill's got all the engineers doing it," his friends explained. But the order is soon forgotten and it isn't long before some New Jersey truck farmer suddenly perks up an ear and then says to his roadside customer:

"Hear that out there—that *toot-toot-too-oo-oot?* That's 'Whistlin' Bill' Wardoff. Plays that tune pretty near always 'long about here—uses his engine whistle."

at dawn almost before the sun was up, at that hour when the horses are out for their early workouts and the rail is lined with clockers, stable hands, trainers and spotters getting a line on their form.

I listened to the talk and it seemed to me to be mainly about money—thousands, tens of thousands, hundreds of thousands. I suggested to my guide that the money seemed to run pretty fast around the track.

"Yep," he answered dryly, "faster than the horses. It runs around and out. It don't stay very long."

This guide was an old ex-jockey, ex-bookmaker, ex-trainer and ex-owner who now is one of those observers who can be seen around any race course at dawn, roosting on the rail and piping off the performance of the horses. They are the men who produce that free-running elixir called "dope" which the tipsters ladle out to the betting customers to keep them coming. I knew him before the war when he was the owner of a half-dozen horses and was "setting 'em up" like a duke in the old Knickerbocker bar. He was a jockey as a youngster and from then on went through all the stages of the turf—trainer, tout, bookmaker, back to the stables as a trainer's helper, then trainer again, then owner and through all this broke scores of times, his life checkered with brawls and shady deals, trapped in a dozen raids, and now, as the sands run low in the glass, just a poor rail bird, but still hanging on inside the magic circle of the course and in the current of wisdom that flows around the track.

I had made my call to verify some facts—looking for "inside info." And I collected some additional facts which are worth repeating here. I asked if a race horse is a good investment to the owner.

"Well," he replied, "it's a good deal like a ticket in a pari-mutuel machine—it's a good investment if you get the right one.

"Look at these horses that are being groomed for the Derby. Take Master Charlie for instance. William Daniel won the Hopeful last year with that colt and prize money in that one race of $48,700. He paid a thousand dollars for Master Charlie and picked $100,000 in prizes last year alone. Take Stimulus, young Marshall Field's candidate in the Derby. That horse collected $67,000 his first year out and more this year and he cost his owner $4,000. Zev won $313,000 for Harry Sinclair and Man o' War brought home $250,000 in prize money before he went out to a nice easy life on a farm. August Belmont won a fortune in purses and bets on Tracery and then sold him to some Argentine breeder for $265,000.

"But those big owners don't care about a little money if they can cut a little piece of a second off a racing record."

"And that," I suggested, "is done only through scientific breeding."

"Well, that's what the breeders say," he drawled. "But, if you ask me, the scientist and the engineer have had most to do with it. A hundred years ago no trotter could go round a mile in three minutes. The sports were dreamin' about getting down to that. Take the side-wheelers: you remember Dan Patch done it in 2:04¾ with the old sulky; he done it in 1:55 later. How do you suppose they cut all that time off the records? Well, the scientists and engineers whittled it down second by second. The big race at this track is the Futurity—a three-quarter-mile run. At the old Sheepshead Bay plant back in the eighties Proctor Knott made it in 1:15-1/5. Year before last St. James covered the distance in 1:10-2/5 carrying eighteen pounds more than Proctor Knott. At Latonia Silver Cloud went round in 2:40 forty years ago. But last year, Chilhowee, another entry in this year's Derby, took over ten seconds off that time.

"In the old days a drummer started the horses. Now it's done from a barrier, which is a kind of webbing which shoots out and up when the starter presses a button, and just sort of lifts the horses out to a quick get-away. The horses wear shoes of aluminum and there are different types for all kinds of track and track conditions. The saddles and stirrups are made of aluminum. Then the timers are more accurate; with their stop watches splitting a second into fractions they get surer records. Moreover, the tracks are made faster. The horses have been running on dead-level tracks, but lately they have discovered that a gentle undulation in the track makes for better speed records. The horses run faster on hard tracks and now they have worked out a way in which they make the track hard beneath with a softer surface to save the horses' ankles.

"The inventors have helped the trotters even more than the runners. In the old days the sulkies were strong and heavy. They had great big wheels and the driver sat perched up on a seat well over the horse. Then they made the wheels small. That helped some and later still they brought the driver's seat down behind the horse so he would no longer act as a windbreak. Next they put rubber tires on the wheels. Then someone invented the axleless sulky. They got the weight of the shoes to keep the horse from breaking his pace. Now they have the time down to 1:56¾.

"Well," I ventured, "there's one section of the racing game where science has made very little progress. It hasn't devised any scheme for picking the winners, has it?"

"You said it," he came back. "There never has been any way and never will be any way of picking a winner. Except—"

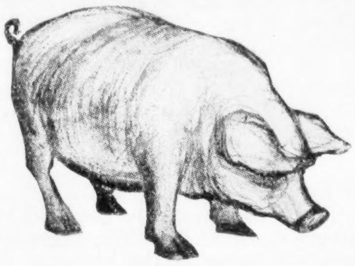
And he faltered for a moment—

"Once in a while you get a real live one. Like to-day, there is a horse that's been nursed for a killing. There's no ifs or ands about this one. It's being engineered by a bunch of wise operators that never go wrong. And I have it right from under the owner's derby. I'll give it to you, but, for the love of Mike, keep it to yourself. And, whatever you do, don't fail to get some dough down on it."

Then out of the side of his mouth so that the trees and fence rails wouldn't hear, he whispered:

"Vexation in the third."

I didn't play Vexation. But I watched for the killing. I found afterward from the papers that the "wise" gamblers were on him from coast to coast. And did he win? He did not. The judges barred for life the jockey who rode him. But his fine run must have convinced a lot of people that if you will just keep at it long enough you can—almost win.



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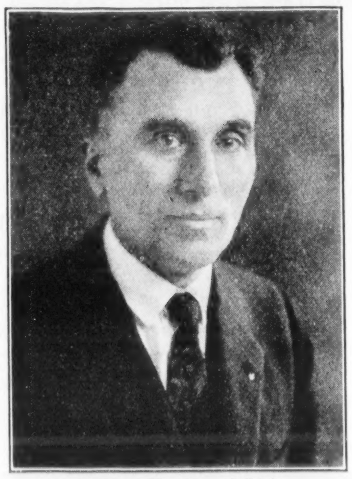

Demas Hoover of Ohio

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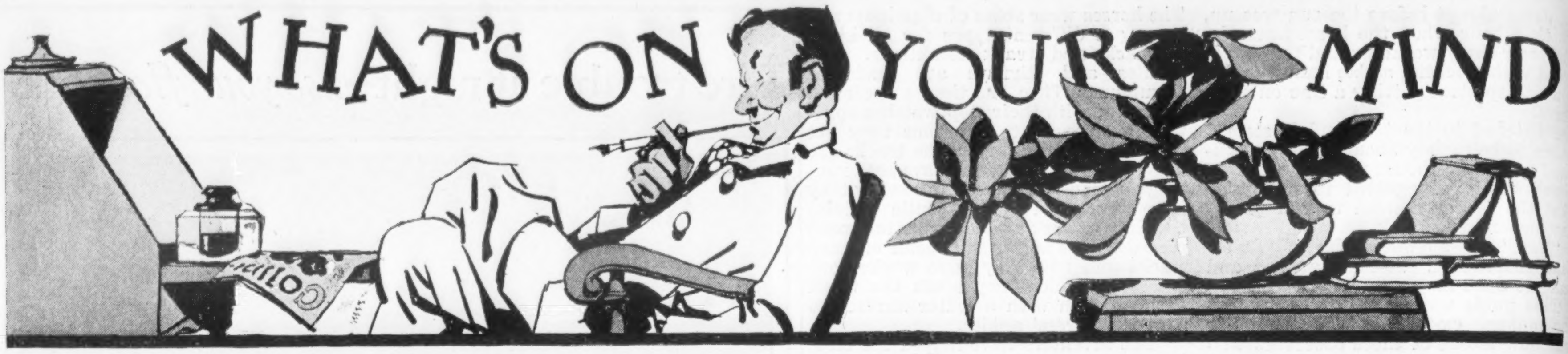

For Truth

To the Editor of Collier's:

SUPPOSE you were a photographer and had to operate under a law which forbade you to make portraits except in profile. That is the situation in which the teachers of this state now find themselves. Our assembly has passed and our governor signed a bill whereby no teacher is allowed to discuss the theory of evolution in the classroom.

To be sure, there are subjects whose profile is preferable to a full-face view and there are ages of childhood when broth serves better than red meat, but who is better able to discern this than those whose vocation it is to instruct the young? Also we would not have laid down as conclusions that which is as yet but partially substantiated theories, but a real teacher does not deal much in conclusions anyway. On the other hand, how can one present to high school and college students a good survey of the scientific field without touching on theories which three fourths of our leading scientists believe to be basic and correct.

Is there more than one Truth? Are Science and real Religion at odds? I do not think so. Does hearing only what we wish to believe lead us any nearer to the truth? Socrates was condemned for corrupting the youth of Athens; the Christ met death on charges of blasphemy against the existing order, but neither the philosophy of Socrates nor the Christian religion was cut off. If certain scientific theories be wrong will not a closer study of them reveal it the sooner? If they be correct can they be muzzled and do we want to muzzle them? And how will the youth of Tennessee arrive at Truth if forbidden to search for it? H. A. DRESSEL,
Bristol, Tenn.

Much Married But No Moron

To the Editor of Collier's:

In answer to Helen Jay of St. Paul, on "The Girls Men Marry," I would like to say that I was married three times before I was twenty-five years of age and I am not considered an empty-headed moron either. Those who know me consider me a good housekeeper and cook and mother of two healthy children. Getting married more than once is not always the girl's fault. Men have been known to make their wives' lives so miserable that they have had to leave their homes (providing there was one) to find peace. Miss Jay had better look the world over a little closer and be a part of it so that she will be in a better position to judge. ELDORA BOWIE,
Seattle, Wash.

No Traffic Toots for Him

To the Editor of Collier's:

G. A. C. of Oneonta, N. Y., has an interesting proposition for both the pedestrian and the driver. He suggests a series of toots of the autoists' horn to let pedestrians know his intentions. It may be all right for a small town, but how about the larger ones? Isn't there noise enough already from creaky springs to the almighty roar of a horn?

I recall spending a two weeks' leave in Paris when with the A. E. F. The first and last sound I heard was the unearthly tooting and honking of every gash-hanged taxi that ever saved the Battle of the Marne for the Allies. Uproar? Why, it was as peaceful as a June day on a Missouri farm when I got back of my machine gun again. Under ordinary conditions in traffic, hand signals, when properly observed and used, seem to meet the need. The pedestrian soon gets on to them, because he has too. Anyway, now "let me tell one":

Why fine traffic regulation violators? Why not jail 'em? Anyone can pay the fine. It is an easy matter to gather up the small amount again. But you cannot do that with time. No matter how rich or poor, time means the same to all of us. Ten days, not ten dollars, would have a lasting moral effect.
BILL MOATES, San Diego, Cal.

Gas, Liberty and Happiness

To the Editor of Collier's:

In the May 2d issue of Collier's, Laetitia Irwin of Charleston, S. C., asks, "What does the man who has nothing to lose care whom he hurts or whose property he injures?"

The owner of the $50, "fifth or sixth handed car" *does* care whom he hurts and whose property he damages. Just because he cannot afford a new, expensive car is no reason why he is not a careful driver. He is just as human as the driver of either the new or expensive cars, and in my estimation is the more careful driver, because he cannot afford to pay damages caused by accidents. He is not only a careful driver but is also, as a rule, a competent mechanic. M. E. P.,
Hagerstown, Md.

To the Editor of Collier's:

Laetitia Irwin probably never did a real day's work in her life, therefore she does not know of the pleasure derived from an old car, after the day's work is done, or on a hot Sunday afternoon, when it is the best car one can afford.

There are many insurance companies that specialize in auto insurance. Why not make a law compelling any person at time of purchasing an auto to cover with collision, liability and personal property damage insurance, to the amount of $10,000. G. E. H.,
Mishawaka, Ind.

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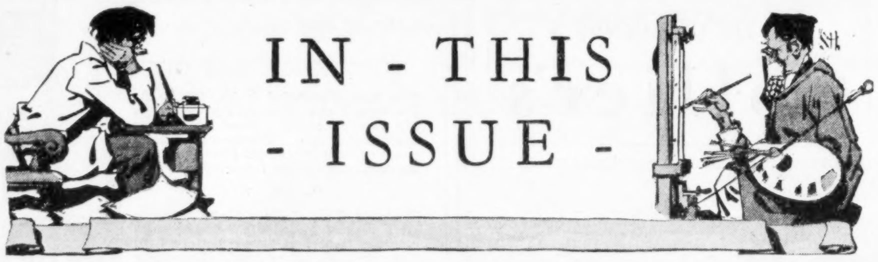

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What We Need is Less Red Tape

To the Editor of Collier's:

Every now and then an article appears in a magazine or weekly, written by some business man, combing the lawyers for running the law business of this country.

One thing which no successful business man seems to be able to comprehend is, why everything is not run the way he ran his business. Legislating is not entirely a matter of business. A legislature has a lot of perplexities which an ordinary business man does not seem to realize.

Congress is the legislative department of government. To convert it into a business board of directors would be the overwhelming tragedy of political history. A man cannot possess a very high regard for our Declaration of Independence, our Security, our Property Rights—yes, even our right to have a Congress and elect representatives thereto—if, after four years in Congress, he regards the situation as hopeless because of the lawyers there. All of these rights and liberties were evolved, put into usable shape, and secured to us by trained legal minds—by lawyers who were not business men. "If they were, they wouldn't be lawyers." There has been a lot of argument over government ownership of business. How about business ownership of government?
JAMES W. MONTGOMERY,
Decatur, Illinois.

He Stops for Breath

To the Editor of Collier's:

It's good to be able to express yourself 100% uninterrupted. Here goes—Why are sailors hard-boiled? Radio programs full of boastfulness? Boys' appetites better than girls'?

What do people see in banning movies when they permit magazines full of "true confessions"?

That's enough.
BROTHER BEN, Los Angeles, Cal.

The Low-Down on Leather

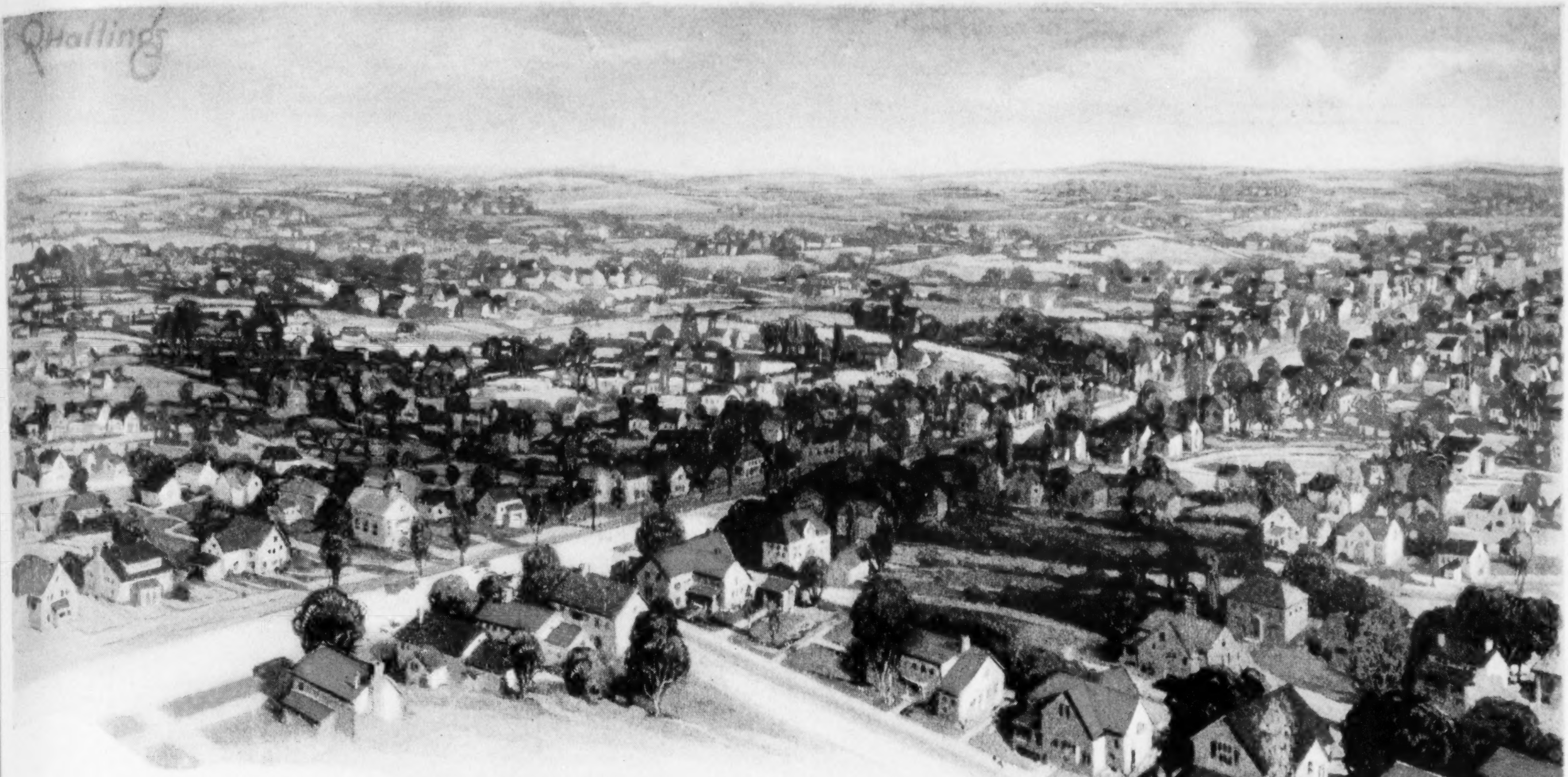
To the Editor of Collier's:

The letter signed "Farmer" anent hide and shoe prices, contains some misstatements of facts I would like to correct.

Good, serviceable work shoes can be obtained for $3 to $3.50 and it is not necessary for "Farmer" to pay from $5 to $8 as he stated.

I have been in the hide and leather business for seventeen years and have never known of country bull hides to sell at 1¢ per pound. To-day's published quotation for these ranges all the way from 8½¢ to 9½¢, according to quality, and during the past three months has been higher.

Anyone who sells for 1¢ per pound an article on which there is an established market and demand at from 800% to 900% higher price, and who then pays $8 for another article when a suitable one can be purchased at less than half that price, and then, worst of all, blames it onto tariffs or lack of same, belongs to that ever-growing class of individuals who expect our government to support them when they are making no intelligent effort to do so themselves.
D. B. TITUS, Corry, Pa.



This bird's-eye view shows the towns of Merchantville, Mapleshade, Lenola, and Moorestown, N. J., near Philadelphia, Pa. Two out of every three of these homes are roofed with Ruberoid Shingles—indicated in red

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